
State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09		

Filing at a Glance

Company:	MedAmerica Insurance Company
Product Name:	Long-Term Care
State:	Pennsylvania
TOI:	LTC03G Group Long Term Care
Sub-TOI:	LTC03G.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	04/29/2022
SERFF Tr Num:	MILL-133176421
SERFF Status:	Closed-Approved
State Tr Num:	
State Status:	Approved
Co Tr Num:	SERIES 11 GROUP
Effective	On Approval
Date Requested:	
Author(s):	Courtney Williamson, Joe Neary, Cassi Noel, Derek Lesniak, Matt Mickolich, Lola Heimlich, Ben Pearson, Nicholas Kuder
Reviewer(s):	Sean Carmody (primary), Jim Lavery
Disposition Date:	10/28/2022
Disposition Status:	Approved
Effective Date:	

State Filing Description:

Proposed 86.8% rate increase on 63 PA policyholders of LTC form GRP11-342-MA-PA-601.

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09		

General Information

Project Name: MedAmerica Nationwide 2022 Rate Increase

Project Number: 145MAI01-30.09

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Employer

Filing Status Changed: 10/28/2022

State Status Changed: 10/28/2022

Created By: Lola Heimlich

Corresponding Filing Tracking Number:

State TOI: LTC03G Group Long Term Care

Filing Description:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Pennsylvania is the state of domicile.

Market Type: Group

Group Market Size: Small and Large

Overall Rate Impact: 94.1%

Deemer Date:

Submitted By: Joe Neary

State Sub-TOI: LTC03G.001 Qualified

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09		

On behalf of the company, we are submitting this rate filing for your review. This is an existing product(s) that provides long-term care coverage on a group basis. The company issued this product(s) in Pennsylvania from July 1, 2004 to October 1, 2007 and is no longer marketing it in any jurisdiction. The company is making a similar request on the individual product(s) in a concurrent filing (SERFF Tracking # MILL-133176375).

The company is requesting a premium rate increase on this form(s), including all associated riders. The need for a premium rate increase is due to emerging and projected experience running more adverse than originally expected.

The cumulative requested rate increase varies by benefit period and inflation option. The rate increase request was determined as described in Section 2 of the enclosed actuarial memorandum. The enclosed cover letter provides the requested rate increases for this form(s) by benefit period, inflation option, and issue date.

Prior rate increases have been approved and implemented on this form(s). Exhibit IV of the enclosed actuarial memorandum provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which there is business in force. The company is seeking this current rate increase request to help alleviate the adverse performance on this block of business.

While a prior rate increase in Pennsylvania varied by issue date, the company is currently requesting a cumulative rate increase that varies by benefit period and inflation option only (rather than also by issue date), as described in Section 2 of the enclosed actuarial memorandum. However, the company reserves the right to vary future cumulative rate increases by issue date due to differences in the rate history.

If the Department approves the increase requested in full, then the company does not anticipate additional rate increases beyond the current request. However, the company will continue to monitor experience and reserves the right to request additional rate increases if experience deteriorates from the current expectations in this filing.

Similar to the prior increase(s), the company will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, the company will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial. If the cumulative requested rate increase is filed for use, a majority of policyholders will be eligible for a contingent benefit upon lapse.

To comply with rate stability regulation in this jurisdiction, enclosed with this filing is a plan, subject to the Department's review, which demonstrates that appropriate administration and claims processing procedures are in effect.

Company and Contact

Filing Contact Information

Courtney Williamson, Associate Actuary	courtney.williamson@milliman.com
8500 Normandale Lake Blvd.	952-820-2413 [Phone]
Suite 1850	
Minneapolis, MN 55437	

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Long-Term Care
Project Name/Number: MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09

Filing Company Information

(This filing was made by a third party - millimaninc)

MedAmerica Insurance Company	CoCode: 69515	State of Domicile:
165 Court Street	Group Code: 1186	Pennsylvania
Rochester, NY 14647	Group Name: Lifetime HealthCare	Company Type:
(800) 544-0327 ext. [Phone]	Group	Life/Accident/Health
	FEIN Number: 34-0977231	State ID Number:

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Long-Term Care
Project Name/Number: MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Sean Carmody	10/28/2022	10/28/2022

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Sean Carmody	09/30/2022	09/30/2022
Disapproved	Sean Carmody	08/30/2022	08/30/2022
Disapproved	Sean Carmody	05/24/2022	05/24/2022

Response Letters

Responded By	Created On	Date Submitted
Courtney Williamson	10/27/2022	10/27/2022
Nicholas Kuder	09/28/2022	09/28/2022
Lola Heimlich	08/16/2022	08/16/2022

SERFF Tracking #:	MILL-133176421	State Tracking #:		Company Tracking #:	SERIES 11 GROUP
State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company		
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified				
Product Name:	Long-Term Care				
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09				

Disposition

Disposition Date: 10/28/2022

Effective Date:

Status: Approved

Comment: Oct 28, 2022

Courtney Williamson, Associate Actuary
MedAmerica Insurance Company
8500 Normandale Lake Blvd, Suite 1850
Minneapolis, MN 55437

RE: Proposed 86.8% rate increase on 63 PA policyholders of group LTC form GRP11-342-MA-PA-601.
Pennsylvania Insurance Department ID #: MILL-133176421

Dear Courtney Williamson:

The Department approves the proposed alternate increase (i.e. a 30% premium rate increase in each of Year 1 and Year 2, followed by a 17.0% premium rate increase in Year 3) on the above captioned form.

Sincerely,

Sean Carmody
Actuarial Associate
Bureau of Accident & Health Insurance

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
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State: Pennsylvania
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Long-Term Care
Project Name/Number: MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09

Filing Company: MedAmerica Insurance Company

MedAmerica Insurance Company	94.100%	94.100%	\$143,275	63	\$152,261	97.700%	0.000%
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Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Series 11 Group Rate Tables		Yes
Rate	Series 11 Group Rate Tables		No
Supporting Document	Transmittal Letter (A&H)		Yes
Supporting Document	Actuarial Certification (A&H)		Yes
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)		Yes
Supporting Document	Advertisements (A&H)		Yes
Supporting Document	Authorization to File (A&H)		Yes
Supporting Document	Insert Page Explanation (A&H)		Yes
Supporting Document	Rate Table (A&H)		Yes
Supporting Document	Replacement Form with Highlighted Changes (A&H)		Yes
Supporting Document	Advertisement Compliance Certification		Yes
Supporting Document	Reserve Calculation (A&H)		Yes
Supporting Document	Variability Explanation (A&H)		Yes
Supporting Document	Claims and Administration Processing Plan		Yes
Supporting Document	Sample Policyholder Notification Letter		Yes
Supporting Document	Response to May 24, 2022 Objection		Yes
Supporting Document	Response to August 30, 2022 Objection		Yes
Supporting Document	Response to September 30, 2022 Objection		Yes

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Long-Term Care
Project Name/Number: MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	09/30/2022
Submitted Date	09/30/2022
Respond By Date	

Dear Courtney Williamson,

Introduction:

Sept 30, 2022

Courtney Williamson, Associate Actuary
MedAmerica Insurance Company
8500 Normandale Lake Blvd, Suite 1850
Minneapolis, MN 55437

RE: Proposed 86.8% rate increase on 63 PA policyholders of group LTC forms GRP11-342-MA-PA-601.
Pennsylvania Insurance Department ID #: MILL-133176421

Dear Courtney Williamson:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

The Department is willing to approve your proposed alternate increase (i.e. a 30% premium rate increase in each of Year 1 and Year 2, followed by a 17.0% premium rate increase in Year 3) in order to compensate for the delay in implementation. Exhibit I-b demonstrates that the lifetime loss ratio with a one-time premium increase of 90.1% is 90%. Please provide an Excel spreadsheet, similar to Exhibit I-b, which demonstrates that the lifetime loss ratio with the proposed alternate increase (i.e. 30%, 30%, and 17%) will also produce a lifetime loss ratio of 90%.

Sincerely,

Sean Carmody
Actuarial Associate
Bureau of Accident & Health Insurance

Conclusion:

Sincerely,
Sean Carmody

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Long-Term Care
Project Name/Number: MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 08/30/2022
Submitted Date 08/30/2022
Respond By Date

Dear Courtney Williamson,

Introduction:

Aug 30, 2022

Courtney Williamson, Associate Actuary
MedAmerica Insurance Company
8500 Normandale Lake Blvd, Suite 1850
Minneapolis, MN 55437

RE: Proposed 86.8% rate increase on 63 PA policyholders of group LTC forms GRP11-342-MA-PA-601.
Pennsylvania Insurance Department ID #: MILL-133176421

Dear Courtney Williamson:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

The Department is willing to approve your requested increase of 90.1% on 56 PA policyholders with non-lifetime benefits and auto inflation.

The Department recommends a series of increases staged over no more than four years such that the cumulative aggregate value of the proposed increases is equal to the approvable increase shown above and no increase on any policy in any year is greater than 30%.

Lastly, please provide a seriatim listing of the 63 MedAmerica policies in this block in Excel. Each row within the worksheet must contain the policy's unique identification number, form number, issue age, issue date, inflation status indicator, benefit period, current annual premium, and MedAmerica's suggested premium increase in each year of the proposed implementation period.

If MedAmerica would like to accept our offer, then please respond with an acceptance letter and the seriatim listing in an Excel spreadsheet.

Sincerely,

Sean Carmody
Actuarial Associate
Bureau of Accident & Health Insurance

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Long-Term Care
Project Name/Number: MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09

Conclusion:

Sincerely,
Sean Carmody

State: Pennsylvania
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Long-Term Care
Project Name/Number: MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09
Filing Company: MedAmerica Insurance Company

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 05/24/2022
Submitted Date 05/24/2022
Respond By Date

Dear Courtney Williamson,

Introduction:

May 24, 2022

Courtney Williamson, Associate Actuary
MedAmerica Insurance Company
8500 Normandale Lake Blvd, Suite 1850
Minneapolis, MN 55437

RE: Proposed 86.8% rate increase on 63 PA policyholders of group LTC forms GRP11-342-MA-PA-601.
Pennsylvania Insurance Department ID #: MILL-133176421

Dear Courtney Williamson:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

Please furnish the following information to the Department.

1. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit I-a, Series 11 and Prior Policy Forms) for this nationwide block of policies which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the nationwide historical and projected earned premium so that the business from inception appears to have all been earned at the current Pennsylvania rate level.

2. Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit I-a, Series 11 and Prior Policy Forms) for this nationwide block of policies which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the nationwide historical and projected earned premium so that the business from inception appears to have all been earned at the original rate level.

3. Please provide the percent of active policyholders remaining on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide? Please provide this information considering the entire block (i.e. pre Series 11, individual Series 11, and group Series 11).

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Long-Term Care
Project Name/Number: MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09

4. Please provide the cumulative weighted average increase granted on policies in force on this block in PA. Please provide this information considering only group Series 11 policies. If the answer is 145%, then simply confirm this.

5. The cover letter describes the nonforfeiture options but not other downgrade choices. Please describe the other options policyholders have to mitigate the rate increase.

6. Please provide a table in Excel for the 63 Pennsylvania policies in force.

Each row should contain the following information:

- (a) Policy number,
- (b) Policy form,
- (c) Issue age,
- (d) Inflation status indicator,
- (e) Benefit period,
- (f) Issue date,
- (g) Requested rate increase.

Sincerely,

Sean Carmody
Actuarial Associate
Bureau of Accident & Health Insurance

Conclusion:

Sincerely,
Sean Carmody

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/27/2022
Submitted Date	10/27/2022

Dear Sean Carmody,

Introduction:

On behalf of Missy Gordon, thank you for reviewing this filing.

Response 1

Comments:

Please see the attached documents in response to your September 30, 2022 request.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to September 30, 2022 Objection
Comments:	
Attachment(s):	PA_Response to 20220930 Objection_MedAmerica_Series 11 Group_LRRS_20221025.pdf PA_Premier_Response Attachments_Series 11 and Prior_20221025.xlsb

Conclusion:

Thank you for working with us to complete this filing. Please let us know if you have any additional questions.

Sincerely,

Courtney Williamson

SERFF Tracking #:	MILL-133176421	State Tracking #:		Company Tracking #:	SERIES 11 GROUP
State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company		
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified				
Product Name:	Long-Term Care				
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/28/2022
Submitted Date	09/28/2022

Dear Sean Carmody,

Introduction:

On behalf of Missy Gordon, thank you for reviewing this filing.

Response 1

Comments:

Please see the attached documents in response to your August 30, 2022 requests.

Changed Items:

No Form Schedule items changed.

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09		

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Series 11 Group Rate Tables	GRP11-342-MA-PA-601	Revised	Previous State Filing Number: MILL-132544136 Percent Rate Change Request: 94.1	PA_MedAmerica_Premium Rates_Series 11 Group_Year 1_20220926.pdf, PA_MedAmerica_Premium Rates_Series 11 Group_Year 2_20220926.pdf, PA_MedAmerica_Premium Rates_Series 11 Group_Year 3_20220926.pdf,	09/28/2022 By: Cassi Noel
<i>Previous Version</i>						
1	Series 11 Group Rate Tables	GRP11-342-MA-PA-601	Revised	Previous State Filing Number: MILL-132544136 Percent Rate Change Request: 86.8	PA_MedAmerica_Current Premium Rates_Series 11 Group_LR_20220425.pdf, PA_MedAmerica_Current Premium Rates_Series 11 Group_RS_20220425.pdf, PA_MedAmerica_Proposed Premium Rates_Series 11 Group_20220425.pdf,	04/29/2022 By: Joe Neary

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to August 30, 2022 Objection
Comments:	
Attachment(s):	PA_MedAmerica_Premier Group Response_20220926 Objection Letter_20220830.pdf PA_Premier_Seriatim Listing_MedAmerica_Series 11 and Prior_20220926.xlsb

Conclusion:

Thank you for working with us to complete this filing. Please let us know if you have any additional questions.

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09		

Sincerely,
Cassi Noel

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/16/2022
Submitted Date	08/16/2022

Dear Sean Carmody,

Introduction:

On behalf of Missy Gordon, thank you for reviewing this filing.

Response 1

Comments:

Please see the attached documents in response to your May 24, 2022 requests.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to May 24, 2022 Objection
Comments:	
Attachment(s):	PA_Response to 20220524 Objection_MedAmerica_Series 11 Group_LRRS_20220808.pdf PA_Premier_Response Attachments_MedAmerica_Series 11 Group_20220808.xlsb

Conclusion:

Thank you for working with us to complete this filing. Please let us know if you have any additional questions.

Sincerely,

Courtney Williamson

State: Pennsylvania **Filing Company:** MedAmerica Insurance Company
TOI/Sub-TOI: LTC03G Group Long Term Care/LTC03G.001 Qualified
Product Name: Long-Term Care
Project Name/Number: MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09

Post Submission Update Request Processed On 09/30/2022

Status: Allowed
Created By: Nicholas Kuder
Processed By: Sean Carmody
Comments:

General Information:

Field Name	Requested Change	Prior Value
Overall Rate Impact	94.1	86.8

Company Rate Information:

Company Name:MedAmerica Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	94.100%	86.800%
Overall % Rate Impact	94.100%	86.800%
Written Premium Change for this Program	\$143275	\$132137
Maximum %Change (where required)	97.700%	98.200%

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09		

Rate Information

Rate data applies to filing.

Filing Method:	Review and Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	1.800%
Effective Date of Last Rate Revision:	05/14/2021
Filing Method of Last Filing:	Review and Approval
SERFF Tracking Number of Last Filing:	MILL-132544136

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MedAmerica Insurance Company	94.100%	94.100%	\$143,275	63	\$152,261	97.700%	0.000%

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Series 11 Group Rate Tables	GRP11-342-MA-PA-601	Revised	Previous State Filing Number: MILL-132544136 Percent Rate Change Request: 94.1	PA_MedAmerica_Premium Rates_Series 11 Group_Year 1_20220926.pdf, PA_MedAmerica_Premium Rates_Series 11 Group_Year 2_20220926.pdf, PA_MedAmerica_Premium Rates_Series 11 Group_Year 3_20220926.pdf,

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for Lifetime Premium Payment Option
0 Day Elimination Period
Annual Premium Rates with Rate Increase - Year 1
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	10	12	15	15	50	6	10	10	13	31	48	60	73	86	212
22	12	12	15	17	56	6	10	10	13	31	44	64	76	86	218
23	12	12	15	17	56	6	10	13	13	37	48	67	79	92	224
24	12	15	17	17	62	6	10	10	16	37	51	67	79	95	230
25	12	15	17	20	62	10	10	13	13	44	54	70	83	95	243
26	12	15	17	20	68	10	13	13	16	44	57	73	89	102	249
27	15	17	20	22	68	6	10	13	16	50	54	73	89	105	261
28	15	17	20	22	75	10	13	16	19	50	57	76	92	108	268
29	15	17	20	24	81	10	13	19	19	50	60	79	99	111	274
30	15	20	22	24	81	13	13	19	22	56	64	83	102	118	293
31	17	20	22	27	87	10	16	19	22	62	64	86	105	121	299
32	17	22	24	27	93	13	16	19	25	62	67	86	108	127	311
33	17	22	27	29	100	16	19	22	25	68	73	92	111	130	318
34	20	24	27	32	106	13	19	25	25	75	73	92	118	133	330
35	20	24	29	34	112	16	22	25	29	81	76	99	121	137	342
36	22	27	32	34	118	16	22	25	32	87	76	102	124	146	355
37	22	27	32	37	125	19	25	32	35	93	83	105	130	149	367
38	24	29	34	39	137	19	25	32	38	93	83	108	133	156	374
39	24	32	37	44	143	22	25	35	38	106	89	111	140	159	392
40	27	34	39	46	156	22	29	38	41	106	89	114	143	165	398
41	29	37	42	49	162	22	32	41	44	118	92	121	149	172	417
42	32	39	46	51	174	25	32	41	51	125	95	124	153	178	430
43	32	42	49	56	187	29	35	44	51	137	102	127	159	184	442
44	34	44	51	61	199	32	38	51	54	143	105	133	165	188	461
45	37	46	56	64	212	32	41	51	60	156	108	140	168	197	473
46	39	49	59	68	230	35	48	57	67	162	111	143	178	203	486
47	42	54	64	73	243	38	48	60	70	181	114	146	181	210	504
48	46	56	68	78	261	38	54	67	76	193	118	156	188	219	523
49	49	61	73	86	280	44	57	70	83	205	121	159	194	222	542
50	51	66	81	93	305	48	60	73	86	218	127	165	200	232	554
51	56	71	86	100	324	51	67	83	92	237	130	168	207	238	573
52	61	76	93	108	349	54	73	89	102	255	133	175	213	248	591
53	66	83	100	115	380	57	76	95	111	268	137	181	222	257	604
54	71	90	108	125	405	64	83	102	118	293	143	184	229	264	629
55	76	98	117	137	442	70	89	111	127	305	149	191	235	270	647
56	83	105	127	147	473	73	95	118	137	336	153	200	245	283	666
57	90	115	139	159	511	76	102	124	149	361	156	203	251	292	691
58	98	125	152	174	554	83	108	133	159	380	162	210	257	299	710
59	105	134	164	188	604	92	118	146	168	405	165	219	267	308	728
60	115	147	178	205	654	99	127	156	184	436	172	226	277	321	753
61	125	159	193	225	710	105	137	168	194	467	178	232	286	327	772
62	134	174	210	245	772	111	146	178	207	492	184	238	292	337	791
63	147	188	230	267	834	118	156	191	219	523	188	245	302	346	816
64	159	205	249	289	903	127	165	203	235	554	194	251	308	359	841
65	174	225	274	315	984	133	175	213	251	591	200	261	318	369	865
66	188	245	296	342	1,071	143	184	229	267	623	203	267	327	381	884
67	205	264	323	374	1,158	149	197	242	280	660	207	273	334	388	903
68	222	289	352	406	1,258	156	207	251	296	691	213	280	340	397	921
69	240	313	381	443	1,363	165	216	267	308	722	219	283	350	404	940
70	262	340	416	482	1,476	172	226	280	324	760	222	292	356	413	965
71	284	369	450	523	1,600	181	235	292	337	797	226	296	366	420	977
72	308	399	489	567	1,737	188	248	305	353	822	229	302	369	426	984
73	330	433	531	614	1,880	194	254	315	366	847	232	302	372	432	990
74	357	467	572	665	2,023	200	264	324	375	878	232	305	375	432	1,002
75	391	511	626	726	2,210	207	273	337	391	903	235	308	378	439	1,002
76	425	557	682	792	2,403	213	280	346	400	928	235	308	381	439	1,009
77	462	604	743	863	2,609	216	289	353	410	953	235	308	378	439	1,009
78	501	658	807	939	2,833	222	292	362	420	971	232	305	378	435	996
79	543	714	878	1,020	3,076	188	248	308	359	828	232	302	372	432	984
80	592	778	961	1,117	3,362	191	254	315	366	841	232	305	372	432	984
81	641	844	1,042	1,213	3,642	194	254	311	366	834	229	299	366	423	959
82	692	914	1,127	1,315	3,941	194	251	315	362	834	222	289	359	413	934
83	748	985	1,220	1,421	4,252	191	251	308	362	828	216	286	346	404	909
84	807	1,064	1,318	1,535	4,589	188	251	305	356	816	210	277	334	388	878
85	870	1,147	1,421	1,658	4,943	184	245	302	350	803	203	267	321	372	834

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for 10-Year Premium Payment Option
0 Day Elimination Period
Annual Premium Rates with Rate Increase - Year 1
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	24	29	34	39	131	22	29	35	38	106	210	270	331	385	934
22	27	32	37	42	143	19	29	35	41	106	210	277	337	391	946
23	27	32	39	44	149	22	32	35	41	112	216	283	343	397	965
24	29	34	42	46	156	22	32	38	44	118	219	286	350	404	984
25	29	37	42	49	162	25	32	41	48	125	222	289	359	413	1,002
26	32	37	44	51	174	25	38	44	51	131	226	299	362	420	1,015
27	32	39	46	54	181	29	38	48	54	143	232	302	369	429	1,034
28	34	42	49	56	193	32	41	51	57	149	235	308	378	435	1,052
29	37	44	51	61	199	32	41	54	60	162	238	311	385	442	1,071
30	37	46	56	64	212	35	44	54	64	168	245	318	388	448	1,090
31	39	49	59	66	224	38	48	57	70	174	248	324	394	458	1,102
32	42	51	61	71	237	38	51	64	73	187	251	327	404	464	1,121
33	44	54	64	73	249	41	54	67	79	199	254	334	410	474	1,139
34	46	56	68	78	261	41	57	70	83	212	261	340	413	480	1,158
35	49	61	71	83	274	44	57	76	86	224	264	343	423	486	1,177
36	51	64	76	88	293	48	64	79	92	230	267	350	429	496	1,189
37	54	66	81	93	311	51	70	83	95	243	273	356	435	502	1,208
38	56	71	86	98	324	54	70	86	102	261	277	359	439	512	1,227
39	59	73	90	103	342	60	76	92	111	280	280	366	445	518	1,245
40	61	78	95	110	361	64	83	99	114	293	286	372	455	524	1,264
41	66	83	100	115	386	67	86	105	124	305	289	375	461	534	1,276
42	68	88	105	122	405	70	89	111	130	330	292	381	467	540	1,295
43	73	93	112	130	430	73	95	118	137	342	296	385	474	547	1,307
44	78	98	120	137	454	76	102	124	146	361	299	391	477	556	1,326
45	81	103	127	147	479	83	108	130	153	386	305	397	483	559	1,339
46	86	110	134	154	504	89	114	140	162	405	308	400	489	569	1,357
47	90	117	142	164	535	92	121	146	172	430	311	404	496	572	1,370
48	95	122	149	174	567	99	130	156	181	448	315	410	502	578	1,382
49	103	130	159	183	598	102	137	165	194	479	318	416	505	588	1,395
50	108	139	169	196	635	111	143	175	203	498	321	416	512	591	1,407
51	115	147	178	205	672	114	153	184	216	529	321	423	518	601	1,420
52	122	156	188	220	710	121	159	197	226	560	324	426	521	604	1,432
53	130	166	200	232	753	127	168	207	242	585	327	429	528	610	1,444
54	137	176	213	247	797	137	178	219	254	616	331	432	531	613	1,451
55	144	186	227	264	847	143	188	229	267	647	334	435	534	617	1,457
56	154	198	242	279	897	149	197	242	283	679	334	439	534	623	1,469
57	164	210	257	298	953	156	207	254	296	710	337	439	540	623	1,469
58	174	222	274	315	1,009	165	219	264	311	741	337	442	540	629	1,476
59	183	237	291	337	1,071	175	226	277	321	772	340	442	540	626	1,476
60	196	254	311	359	1,139	181	235	292	340	809	340	445	544	633	1,488
61	208	269	328	381	1,202	188	248	305	353	847	340	445	547	633	1,488
62	220	286	350	406	1,276	197	257	318	369	878	340	445	547	633	1,482
63	235	303	372	430	1,351	203	267	327	381	909	337	445	544	633	1,482
64	247	320	394	455	1,426	213	280	340	397	940	340	445	544	633	1,482
65	262	342	418	484	1,513	219	286	353	413	971	340	442	544	633	1,476
66	279	362	443	513	1,600	226	296	366	426	1,002	337	442	544	629	1,469
67	293	384	469	545	1,693	232	302	375	435	1,021	334	439	537	623	1,451
68	311	406	496	577	1,787	238	311	385	445	1,046	331	435	534	620	1,438
69	330	430	526	611	1,886	242	318	394	455	1,071	327	429	531	613	1,426
70	347	455	557	648	1,999	248	324	400	464	1,083	324	426	524	607	1,407
71	367	482	592	687	2,111	251	327	404	470	1,102	321	420	515	598	1,388
72	389	509	626	729	2,229	251	334	410	477	1,121	315	413	509	588	1,370
73	411	538	663	770	2,360	254	337	413	483	1,121	308	407	499	578	1,339
74	433	567	699	814	2,484	257	340	416	486	1,127	302	400	489	569	1,314
75	462	606	746	868	2,640	261	340	423	489	1,133	299	394	483	559	1,289
76	494	648	797	927	2,814	257	340	423	493	1,139	289	381	470	547	1,258
77	526	689	851	988	2,995	261	343	423	496	1,146	286	375	461	537	1,227
78	560	736	907	1,056	3,194	261	343	426	496	1,146	277	366	451	521	1,195
79	597	785	971	1,130	3,412	219	292	359	416	965	273	356	435	509	1,158
80	641	844	1,042	1,215	3,661	216	289	359	416	953	264	346	429	496	1,127
81	685	902	1,117	1,301	3,916	216	286	350	410	940	257	337	413	480	1,090
82	731	966	1,196	1,396	4,190	213	283	346	404	928	251	327	400	461	1,046
83	782	1,034	1,281	1,494	4,476	210	277	340	397	909	242	315	385	445	1,009
84	839	1,108	1,372	1,601	4,788	203	270	334	391	890	232	302	369	426	959
85	897	1,186	1,469	1,716	5,124	200	264	324	378	865	222	289	350	404	909

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for 20-Year Premium Payment Option
0 Day Elimination Period
Annual Premium Rates with Rate Increase - Year 1
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	17	20	24	27	87	13	16	19	25	68	133	175	213	248	598
22	17	20	24	27	93	13	19	22	29	68	137	178	216	254	610
23	17	22	24	29	100	16	19	25	29	68	140	181	222	257	616
24	20	22	27	29	100	16	22	25	32	81	140	184	226	264	635
25	20	24	29	32	106	16	22	25	32	81	143	188	229	267	647
26	20	24	29	34	112	19	22	29	32	87	149	191	235	270	654
27	22	27	32	37	118	19	22	29	32	93	149	194	238	273	666
28	22	27	32	37	125	19	25	32	38	100	153	200	245	283	679
29	24	29	34	39	131	19	25	35	38	106	153	200	248	286	691
30	24	29	37	42	137	22	32	35	41	112	159	207	251	289	704
31	27	32	39	44	143	22	32	38	44	118	159	210	254	296	716
32	27	34	39	46	156	25	32	41	48	118	165	213	261	302	722
33	29	37	42	49	162	25	32	44	51	131	165	216	267	305	741
34	29	37	44	51	174	29	38	48	54	131	168	222	270	311	747
35	32	39	46	54	181	29	38	51	57	143	172	226	273	318	760
36	34	42	51	59	193	32	41	51	57	149	175	229	277	321	772
37	34	44	54	61	205	35	44	54	64	156	178	232	283	327	784
38	37	46	56	64	212	38	48	57	67	174	181	235	286	334	803
39	39	49	59	68	224	38	51	60	70	181	184	238	292	337	809
40	42	51	64	73	243	41	54	64	73	187	184	245	296	340	816
41	44	56	66	76	255	41	54	70	83	199	188	245	302	350	834
42	46	59	71	81	268	44	60	73	86	212	191	248	305	353	847
43	49	61	76	86	286	48	64	76	92	224	194	254	308	359	853
44	51	66	78	90	299	51	67	83	99	243	197	257	315	366	872
45	54	68	83	98	318	57	73	89	102	255	200	261	321	369	884
46	59	73	88	103	336	57	76	95	108	268	203	264	324	375	890
47	61	78	95	110	355	60	79	99	114	286	207	267	327	378	903
48	66	83	100	115	380	64	86	105	124	299	207	270	334	385	915
49	68	88	108	122	405	70	89	108	130	311	213	277	337	391	921
50	73	93	112	132	430	73	95	118	137	330	213	280	343	394	934
51	78	100	120	139	454	76	102	127	146	355	216	283	346	400	946
52	83	105	130	149	479	83	108	130	153	380	219	289	350	407	965
53	88	112	137	159	511	89	114	140	162	398	222	292	356	410	971
54	93	120	147	169	548	95	121	149	175	417	226	296	359	416	977
55	100	130	156	181	585	99	127	159	184	436	229	296	366	423	990
56	108	137	169	193	623	105	137	165	194	461	229	302	366	426	1,002
57	115	147	178	208	660	108	143	178	203	492	232	305	372	429	1,015
58	122	159	193	222	710	118	149	184	216	517	235	305	375	435	1,021
59	132	169	205	240	753	121	159	197	226	548	235	311	381	439	1,034
60	142	181	222	257	809	127	168	207	238	573	238	315	385	445	1,046
61	152	196	237	274	865	133	175	219	254	604	242	318	391	451	1,058
62	161	208	254	296	928	143	188	229	264	629	245	321	394	455	1,065
63	174	225	274	315	990	149	194	238	280	660	248	324	397	461	1,077
64	186	240	293	340	1,065	156	207	251	292	691	251	327	400	464	1,077
65	200	259	315	367	1,139	162	216	264	305	722	251	331	407	467	1,096
66	215	279	340	394	1,220	172	222	277	321	760	254	334	410	474	1,102
67	230	298	367	423	1,314	178	235	286	334	784	257	337	410	477	1,108
68	247	323	394	457	1,407	188	242	299	346	816	261	337	416	480	1,121
69	267	347	423	491	1,513	191	251	311	362	847	261	340	420	483	1,127
70	286	374	457	531	1,631	200	261	321	375	872	264	343	420	486	1,127
71	308	401	494	572	1,756	207	273	331	388	897	264	346	423	489	1,127
72	330	433	531	616	1,886	213	280	343	397	928	264	346	426	489	1,133
73	355	465	572	663	2,023	219	286	353	410	959	264	346	423	493	1,133
74	381	499	614	714	2,173	222	296	362	420	977	264	346	423	489	1,127
75	416	543	665	773	2,347	226	299	372	432	996	261	343	423	489	1,127
76	447	587	721	839	2,540	235	308	378	439	1,021	261	343	423	486	1,121
77	484	636	782	910	2,752	238	311	385	448	1,034	261	340	416	483	1,108
78	523	687	846	985	2,976	242	318	394	455	1,052	257	337	413	477	1,090
79	565	743	917	1,066	3,213	207	270	334	391	897	254	331	407	470	1,077
80	611	807	995	1,159	3,487	207	270	337	391	903	251	327	400	464	1,058
81	660	870	1,076	1,252	3,767	207	273	334	394	897	245	321	391	458	1,034
82	712	939	1,161	1,355	4,059	203	267	334	388	890	238	311	381	442	1,002
83	765	1,012	1,252	1,460	4,371	203	264	327	385	878	232	302	372	429	971
84	824	1,088	1,347	1,575	4,701	197	264	327	375	865	226	296	359	413	934
85	885	1,171	1,450	1,692	5,049	197	257	318	372	853	219	283	343	397	897

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for Lifetime Premium Payment Option
0 Day Elimination Period
Annual Premium Rates with Rate Increase - Year 2
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	10	12	15	15	65	8	12	12	17	40	62	79	95	112	275
22	12	12	15	17	73	8	12	12	17	40	58	83	99	112	283
23	12	12	15	17	73	8	12	17	17	49	62	87	103	120	291
24	12	15	17	17	81	8	12	12	21	49	66	87	103	124	299
25	12	15	17	20	81	12	12	17	17	57	70	91	107	124	316
26	12	15	17	20	89	12	17	17	21	57	74	95	116	132	324
27	15	17	20	22	89	8	12	17	21	65	70	95	116	136	340
28	15	17	20	22	97	12	17	21	25	65	74	99	120	140	348
29	15	17	20	24	105	12	17	25	25	65	79	103	128	145	356
30	15	20	22	24	105	17	17	25	29	73	83	107	132	153	380
31	17	20	22	27	113	12	21	25	29	81	83	112	136	157	388
32	17	22	24	27	121	17	21	25	33	81	87	112	140	165	405
33	17	22	27	29	129	21	25	29	33	89	95	120	145	169	413
34	20	24	27	32	138	17	25	33	33	97	95	120	153	174	429
35	20	24	29	34	146	21	29	33	37	105	99	128	157	178	445
36	22	27	32	34	154	21	29	33	41	113	99	132	161	190	461
37	22	27	32	37	162	25	33	41	45	121	107	136	169	194	478
38	24	29	34	39	178	25	33	41	50	121	107	140	174	202	486
39	24	32	37	44	186	29	33	45	50	138	116	145	182	207	510
40	27	34	39	46	202	29	37	50	54	138	116	149	186	215	518
41	29	37	42	49	210	29	41	54	58	154	120	157	194	223	542
42	32	39	46	51	227	33	41	54	66	162	124	161	198	231	558
43	32	42	49	56	243	37	45	58	66	178	132	165	207	240	575
44	34	44	51	61	259	41	50	66	70	186	136	174	215	244	599
45	37	46	56	64	275	41	54	66	79	202	140	182	219	256	615
46	39	49	59	68	299	45	62	74	87	210	145	186	231	264	631
47	42	54	64	73	316	50	62	79	91	235	149	190	236	273	656
48	46	56	68	78	340	50	70	87	99	251	153	202	244	285	680
49	49	61	73	86	364	58	74	91	107	267	157	207	252	289	704
50	51	66	81	93	397	62	79	95	112	283	165	215	260	302	720
51	56	71	86	100	421	66	87	107	120	308	169	219	269	310	745
52	61	76	93	108	453	70	95	116	132	332	174	227	277	322	769
53	66	83	100	115	494	74	99	124	145	348	178	236	289	335	785
54	71	90	108	125	526	83	107	132	153	380	186	240	298	343	817
55	76	98	117	137	575	91	116	145	165	397	194	248	306	351	842
56	83	105	127	147	615	95	124	153	178	437	198	260	318	368	866
57	90	115	139	159	664	99	132	161	194	469	202	264	326	380	898
58	98	125	152	174	720	107	140	174	207	494	211	273	335	388	923
59	105	134	164	188	785	120	153	190	219	526	215	285	347	401	947
60	115	147	178	205	850	128	165	202	240	567	223	293	359	417	979
61	125	159	193	225	923	136	178	219	252	607	231	302	372	426	1,004
62	134	174	210	245	1,004	145	190	231	269	639	240	310	380	438	1,028
63	147	188	230	267	1,085	153	202	248	285	680	244	318	393	450	1,060
64	159	205	249	289	1,174	165	215	264	306	720	252	326	401	467	1,093
65	174	225	274	315	1,279	174	227	277	326	769	260	339	413	479	1,125
66	188	245	296	342	1,392	186	240	298	347	809	264	347	426	496	1,149
67	205	264	323	374	1,505	194	256	314	364	858	269	355	434	504	1,174
68	222	289	352	406	1,635	202	269	326	384	898	277	364	442	517	1,198
69	240	313	381	443	1,773	215	281	347	401	939	285	368	455	525	1,222
70	262	340	416	482	1,918	223	293	364	421	987	289	380	463	537	1,255
71	284	369	450	523	2,080	236	306	380	438	1,036	293	384	475	545	1,271
72	308	399	489	567	2,258	244	322	397	459	1,068	298	393	479	554	1,279
73	330	433	531	614	2,444	252	331	409	475	1,101	302	393	483	562	1,287
74	357	467	572	665	2,630	260	343	421	488	1,141	302	397	488	562	1,303
75	391	511	626	726	2,873	269	355	438	508	1,174	306	401	492	570	1,303
76	425	557	682	792	3,124	277	364	450	521	1,206	306	401	496	570	1,311
77	462	604	743	863	3,391	281	376	459	533	1,238	306	401	492	570	1,311
78	501	658	807	939	3,683	289	380	471	545	1,263	302	397	492	566	1,295
79	543	714	878	1,020	3,998	244	322	401	467	1,076	302	393	483	562	1,279
80	592	778	961	1,117	4,371	248	331	409	475	1,093	302	397	483	562	1,279
81	641	844	1,042	1,213	4,735	252	331	405	475	1,085	298	388	475	550	1,246
82	692	914	1,127	1,315	5,123	252	326	409	471	1,085	289	376	467	537	1,214
83	748	985	1,220	1,421	5,528	248	326	401	471	1,076	281	372	450	525	1,182
84	807	1,064	1,318	1,535	5,965	244	326	397	463	1,060	273	359	434	504	1,141
85	870	1,147	1,421	1,658	6,426	240	318	393	455	1,044	264	347	417	483	1,085

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for 10-Year Premium Payment Option
0 Day Elimination Period
Annual Premium Rates with Rate Increase - Year 2
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	24	29	34	39	170	29	37	45	50	138	273	351	430	500	1,214
22	27	32	37	42	186	25	37	45	54	138	273	359	438	508	1,230
23	27	32	39	44	194	29	41	45	54	146	281	368	446	517	1,255
24	29	34	42	46	202	29	41	50	58	154	285	372	455	525	1,279
25	29	37	42	49	210	33	41	54	62	162	289	376	467	537	1,303
26	32	37	44	51	227	33	50	58	66	170	293	388	471	545	1,319
27	32	39	46	54	235	37	50	62	70	186	302	393	479	558	1,344
28	34	42	49	56	251	41	54	66	74	194	306	401	492	566	1,368
29	37	44	51	61	259	41	54	70	79	210	310	405	500	574	1,392
30	37	46	56	64	275	45	58	70	83	219	318	413	504	583	1,416
31	39	49	59	66	291	50	62	74	91	227	322	421	512	595	1,433
32	42	51	61	71	308	50	66	83	95	243	326	426	525	603	1,457
33	44	54	64	73	324	54	70	87	103	259	331	434	533	616	1,481
34	46	56	68	78	340	54	74	91	107	275	339	442	537	624	1,505
35	49	61	71	83	356	58	74	99	112	291	343	446	550	632	1,530
36	51	64	76	88	380	62	83	103	120	299	347	455	558	645	1,546
37	54	66	81	93	405	66	91	107	124	316	355	463	566	653	1,570
38	56	71	86	98	421	70	91	112	132	340	359	467	570	665	1,594
39	59	73	90	103	445	79	99	120	145	364	364	475	578	674	1,619
40	61	78	95	110	469	83	107	128	149	380	372	483	591	692	1,643
41	66	83	100	115	502	87	112	136	161	397	376	488	599	694	1,659
42	68	88	105	122	526	91	116	145	169	429	380	496	607	702	1,683
43	73	93	112	130	558	95	124	153	178	445	384	500	616	711	1,700
44	78	98	120	137	591	99	132	161	190	469	388	508	620	723	1,724
45	81	103	127	147	623	107	140	169	198	502	397	517	628	727	1,740
46	86	110	134	154	656	116	149	182	211	526	401	521	636	740	1,764
47	90	117	142	164	696	120	157	190	223	558	405	525	645	744	1,781
48	95	122	149	174	737	128	169	202	236	583	409	533	653	752	1,797
49	103	130	159	183	777	132	178	215	252	623	413	541	657	764	1,813
50	108	139	169	196	826	145	186	227	264	647	417	541	665	769	1,829
51	115	147	178	205	874	149	198	240	281	688	417	550	674	781	1,845
52	122	156	188	220	923	157	207	256	293	728	421	554	678	785	1,862
53	130	166	200	232	979	165	219	269	314	761	426	558	686	793	1,878
54	137	176	213	247	1,036	178	231	285	331	801	430	562	690	797	1,886
55	144	186	227	264	1,101	186	244	298	347	842	434	566	694	802	1,894
56	154	198	242	279	1,165	194	256	314	368	882	434	570	694	810	1,910
57	164	210	257	298	1,238	202	269	331	384	923	438	570	702	810	1,910
58	174	222	274	315	1,311	215	285	343	405	963	438	574	702	818	1,918
59	183	237	291	337	1,392	227	293	359	417	1,004	442	574	702	814	1,918
60	196	254	311	359	1,481	236	306	380	442	1,052	442	578	707	822	1,934
61	208	269	328	381	1,562	244	322	397	459	1,101	442	578	711	822	1,934
62	220	286	350	406	1,659	256	335	413	479	1,141	442	578	711	822	1,926
63	235	303	372	430	1,756	264	347	426	496	1,182	438	578	707	822	1,926
64	247	320	394	455	1,853	277	364	442	517	1,222	442	578	707	822	1,926
65	262	342	418	484	1,967	285	372	459	537	1,263	442	574	707	822	1,918
66	279	362	443	513	2,080	293	384	475	554	1,303	438	574	707	818	1,910
67	293	384	469	545	2,201	302	393	488	566	1,327	434	570	698	810	1,886
68	311	406	496	577	2,323	310	405	500	578	1,360	430	566	694	806	1,870
69	330	430	526	611	2,452	314	413	512	591	1,392	426	558	690	797	1,853
70	347	455	557	648	2,598	322	421	521	603	1,408	421	554	682	789	1,829
71	367	482	592	687	2,744	326	426	525	612	1,433	417	545	669	777	1,805
72	389	509	626	729	2,898	326	434	533	620	1,457	409	537	661	764	1,781
73	411	538	663	770	3,068	331	438	537	628	1,457	401	529	649	752	1,740
74	433	567	699	814	3,229	335	442	541	632	1,465	393	521	636	740	1,708
75	462	606	746	868	3,432	339	442	550	636	1,473	388	512	628	727	1,675
76	494	648	797	927	3,658	335	442	550	640	1,481	376	496	612	711	1,635
77	526	689	851	988	3,893	339	446	550	645	1,489	372	488	599	698	1,594
78	560	736	907	1,056	4,152	339	446	554	645	1,489	359	475	587	678	1,554
79	597	785	971	1,130	4,435	285	380	467	541	1,255	355	463	566	661	1,505
80	641	844	1,042	1,215	4,759	281	376	467	541	1,238	343	450	558	645	1,465
81	685	902	1,117	1,301	5,091	281	372	455	533	1,222	335	438	537	624	1,416
82	731	966	1,196	1,396	5,447	277	368	450	525	1,206	326	426	521	599	1,360
83	782	1,034	1,281	1,494	5,819	273	359	442	517	1,182	314	409	500	578	1,311
84	839	1,108	1,372	1,601	6,224	264	351	434	508	1,157	302	393	479	554	1,246
85	897	1,186	1,469	1,716	6,661	260	343	421	492	1,125	289	376	455	525	1,182

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for 20-Year Premium Payment Option
0 Day Elimination Period
Annual Premium Rates with Rate Increase - Year 2
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	17	20	24	27	113	17	21	25	33	89	174	227	277	322	777
22	17	20	24	27	121	17	25	29	37	89	178	231	281	331	793
23	17	22	24	29	129	21	25	33	37	89	182	236	289	335	801
24	20	22	27	29	129	21	29	33	41	105	182	240	293	343	826
25	20	24	29	32	138	21	29	33	41	105	186	244	298	347	842
26	20	24	29	34	146	25	29	37	41	113	194	248	306	351	850
27	22	27	32	37	154	25	29	37	41	121	194	252	310	355	866
28	22	27	32	37	162	25	33	41	50	129	198	260	318	368	882
29	24	29	34	39	170	25	33	45	50	138	198	260	322	372	898
30	24	29	37	42	178	29	41	45	54	146	207	269	326	376	915
31	27	32	39	44	186	29	41	50	58	154	207	273	331	384	931
32	27	34	39	46	202	33	41	54	62	154	215	277	339	393	939
33	29	37	42	49	210	33	41	58	66	170	215	281	347	397	963
34	29	37	44	51	227	37	50	62	70	170	219	289	351	405	971
35	32	39	46	54	235	37	50	66	74	186	223	293	355	413	987
36	34	42	51	59	251	41	54	66	74	194	227	298	359	417	1,004
37	34	44	54	61	267	45	58	70	83	202	231	302	368	426	1,020
38	37	46	56	64	275	50	62	74	87	227	236	306	372	434	1,044
39	39	49	59	68	291	50	66	79	91	235	240	310	380	438	1,052
40	42	51	64	73	316	54	70	83	95	243	240	318	384	442	1,060
41	44	56	66	76	332	54	70	91	107	259	244	318	393	455	1,085
42	46	59	71	81	348	58	79	95	112	275	248	322	397	459	1,101
43	49	61	76	86	372	62	83	99	120	291	252	331	401	467	1,109
44	51	66	78	90	388	66	87	107	128	316	256	335	409	475	1,133
45	54	68	83	98	413	74	95	116	132	332	260	339	417	479	1,149
46	59	73	88	103	437	74	99	124	140	348	264	343	421	488	1,157
47	61	78	95	110	461	79	103	128	149	372	269	347	426	492	1,174
48	66	83	100	115	494	83	112	136	161	388	269	351	434	500	1,190
49	68	88	108	122	526	91	116	140	169	405	277	359	438	508	1,198
50	73	93	112	132	558	95	124	153	178	429	277	364	446	512	1,214
51	78	100	120	139	591	99	132	165	190	461	281	368	450	521	1,230
52	83	105	130	149	623	107	140	169	198	494	285	376	455	529	1,255
53	88	112	137	159	664	116	149	182	211	518	289	380	463	533	1,263
54	93	120	147	169	712	124	157	194	227	542	293	384	467	541	1,271
55	100	130	156	181	761	128	165	207	240	567	298	384	475	550	1,287
56	108	137	169	193	809	136	178	215	252	599	298	393	475	554	1,303
57	115	147	178	208	858	140	186	231	264	639	302	397	483	558	1,319
58	122	159	193	222	923	153	194	240	281	672	306	397	488	566	1,327
59	132	169	205	240	979	157	207	256	293	712	306	405	496	570	1,344
60	142	181	222	257	1,052	165	219	269	310	745	310	409	500	578	1,360
61	152	196	237	274	1,125	174	227	285	331	785	314	413	508	587	1,376
62	161	208	254	296	1,206	186	244	298	343	817	318	417	512	591	1,384
63	174	225	274	315	1,287	194	252	310	364	858	322	421	517	599	1,400
64	186	240	293	340	1,384	202	269	326	380	898	326	426	521	603	1,400
65	200	259	315	367	1,481	211	281	343	397	939	326	430	529	607	1,424
66	215	279	340	394	1,586	223	289	359	417	987	331	434	533	616	1,433
67	230	298	367	423	1,708	231	306	372	434	1,020	335	438	533	620	1,441
68	247	323	394	457	1,829	244	314	388	450	1,060	339	438	541	624	1,457
69	267	347	423	491	1,967	248	326	405	471	1,101	339	442	545	628	1,465
70	286	374	457	531	2,121	260	339	417	488	1,133	343	446	545	632	1,465
71	308	401	494	572	2,282	269	355	430	504	1,165	343	450	550	636	1,465
72	330	433	531	616	2,452	277	364	446	517	1,206	346	450	554	636	1,473
73	355	465	572	663	2,630	285	372	459	533	1,246	343	450	550	640	1,473
74	381	499	614	714	2,825	289	384	471	545	1,271	343	450	550	636	1,465
75	416	543	665	773	3,051	293	388	483	562	1,295	339	446	550	636	1,465
76	447	587	721	839	3,302	306	401	492	570	1,327	339	446	550	632	1,457
77	484	636	782	910	3,577	310	405	500	583	1,344	339	442	541	628	1,441
78	523	687	846	985	3,869	314	413	512	591	1,368	335	438	537	620	1,416
79	565	743	917	1,066	4,176	269	351	434	508	1,165	331	430	529	612	1,400
80	611	807	995	1,159	4,532	269	351	438	508	1,174	326	426	521	603	1,376
81	660	870	1,076	1,252	4,897	269	355	434	512	1,165	318	417	508	595	1,344
82	712	939	1,161	1,355	5,277	264	347	434	504	1,157	310	405	496	574	1,303
83	765	1,012	1,252	1,460	5,682	264	343	426	500	1,141	302	393	483	558	1,263
84	824	1,088	1,347	1,575	6,111	256	343	426	488	1,125	293	384	467	537	1,214
85	885	1,171	1,450	1,692	6,564	256	335	413	483	1,109	285	368	446	517	1,165

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for Lifetime Premium Payment Option
0 Day Elimination Period
Annual Premium Rates with Rate Increase - Year 3
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	10	12	15	15	65	10	15	15	19	47	73	92	111	131	322
22	12	12	15	17	73	10	15	15	19	47	68	97	116	131	331
23	12	12	15	17	73	10	15	19	19	57	73	102	121	140	341
24	12	15	17	17	81	10	15	15	24	57	77	102	121	145	350
25	12	15	17	20	81	15	15	19	19	66	82	106	126	145	369
26	12	15	17	20	90	15	19	19	24	66	87	111	135	155	379
27	15	17	20	22	90	10	15	19	24	76	82	111	135	160	398
28	15	17	20	22	98	15	19	24	29	76	87	116	140	164	407
29	15	17	20	24	106	15	19	29	29	76	92	121	150	169	417
30	15	20	22	24	106	19	19	29	34	85	97	126	155	179	445
31	17	20	22	27	114	15	24	29	34	95	97	131	160	184	455
32	17	22	24	27	122	19	24	29	39	95	102	131	164	193	473
33	17	22	27	29	130	24	29	34	39	104	111	140	169	198	483
34	20	24	27	32	138	19	29	39	39	114	111	140	179	203	502
35	20	24	29	34	147	24	34	39	44	123	116	150	184	208	521
36	22	27	32	34	155	24	34	39	48	133	116	155	189	222	540
37	22	27	32	37	163	29	39	48	53	142	126	160	198	227	559
38	24	29	34	39	179	29	39	48	58	142	126	164	203	237	568
39	24	32	37	44	187	34	39	53	58	161	135	169	213	242	597
40	27	34	39	46	204	34	44	58	63	161	135	174	218	251	606
41	29	37	42	49	212	34	48	63	68	180	140	184	227	261	634
42	32	39	46	51	228	39	48	63	77	189	145	189	232	271	653
43	32	42	49	56	244	44	53	68	77	208	155	193	242	280	672
44	34	44	51	61	261	48	58	77	82	218	160	203	251	285	701
45	37	46	56	64	277	48	63	77	92	237	164	213	256	300	720
46	39	49	59	68	301	53	73	87	102	246	169	218	271	309	739
47	42	54	64	73	318	58	73	92	106	275	174	222	276	319	767
48	46	56	68	78	342	58	82	102	116	294	179	237	285	334	795
49	49	61	73	86	367	68	87	106	126	312	184	242	295	338	824
50	51	66	81	93	399	73	92	111	131	331	193	251	305	353	843
51	56	71	86	100	424	77	102	126	140	360	198	256	314	363	871
52	61	76	93	108	456	82	111	135	155	388	203	266	324	377	900
53	66	83	100	115	497	87	116	145	169	407	208	276	338	392	919
54	71	90	108	125	530	97	126	155	179	445	218	280	348	401	956
55	76	98	117	137	578	106	135	169	193	464	227	290	358	411	985
56	83	105	127	147	619	111	145	179	208	511	232	305	372	430	1,013
57	90	115	139	159	668	116	155	189	227	549	237	309	382	445	1,051
58	98	125	152	174	725	126	164	203	242	578	247	319	392	454	1,080
59	105	134	164	188	790	140	179	222	256	616	251	334	406	469	1,108
60	115	147	178	205	855	150	193	237	280	663	261	343	421	488	1,146
61	125	159	193	225	929	160	208	256	295	710	271	353	435	498	1,174
62	134	174	210	245	1,010	169	222	271	314	748	280	363	445	512	1,203
63	147	188	230	267	1,092	179	237	290	334	795	285	372	459	527	1,241
64	159	205	249	289	1,181	193	251	309	358	843	295	382	469	546	1,278
65	174	225	274	315	1,287	203	266	324	382	900	305	396	483	561	1,316
66	188	245	296	342	1,401	218	280	348	406	947	309	406	498	580	1,345
67	205	264	323	374	1,515	227	300	367	425	1,004	314	416	508	590	1,373
68	222	289	352	406	1,646	237	314	382	450	1,051	324	425	517	604	1,402
69	240	313	381	443	1,784	251	329	406	469	1,098	334	430	532	614	1,430
70	262	340	416	482	1,931	261	343	425	493	1,155	338	445	541	628	1,468
71	284	369	450	523	2,094	276	358	445	512	1,212	343	450	556	638	1,487
72	308	399	489	567	2,273	285	377	464	537	1,250	348	459	561	648	1,496
73	330	433	531	614	2,460	295	387	479	556	1,288	353	459	566	657	1,506
74	357	467	572	665	2,648	305	401	493	570	1,335	353	464	570	657	1,525
75	391	511	626	726	2,892	314	416	512	595	1,373	358	469	575	667	1,525
76	425	557	682	792	3,145	324	425	527	609	1,411	358	469	580	667	1,534
77	462	604	743	863	3,413	329	440	537	624	1,449	358	469	575	667	1,534
78	501	658	807	939	3,707	338	445	551	638	1,477	353	464	575	662	1,515
79	543	714	878	1,020	4,024	285	377	469	546	1,259	353	459	566	657	1,496
80	592	778	961	1,117	4,399	290	387	479	556	1,278	353	464	566	657	1,496
81	641	844	1,042	1,213	4,766	295	387	474	556	1,269	348	454	556	643	1,458
82	692	914	1,127	1,315	5,157	295	382	479	551	1,269	338	440	546	628	1,420
83	748	985	1,220	1,421	5,564	290	382	469	551	1,259	329	435	527	614	1,383
84	807	1,064	1,318	1,535	6,004	285	382	464	541	1,241	319	421	508	590	1,335
85	870	1,147	1,421	1,658	6,468	280	372	459	532	1,222	309	406	488	566	1,269

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for 10-Year Premium Payment Option
0 Day Elimination Period
Annual Premium Rates with Rate Increase - Year 3
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	24	29	34	39	171	34	44	53	58	161	319	411	503	585	1,420
22	27	32	37	42	187	29	44	53	63	161	319	421	512	595	1,439
23	27	32	39	44	196	34	48	53	63	170	329	430	522	604	1,468
24	29	34	42	46	204	34	48	58	68	180	334	435	532	614	1,496
25	29	37	42	49	212	39	48	63	73	189	338	440	546	628	1,525
26	32	37	44	51	228	39	58	68	77	199	343	454	551	638	1,544
27	32	39	46	54	236	44	58	73	82	218	353	459	561	653	1,572
28	34	42	49	56	253	48	63	77	87	227	358	469	575	662	1,600
29	37	44	51	61	261	48	63	82	92	246	363	474	585	672	1,629
30	37	46	56	64	277	53	68	82	97	256	372	483	590	682	1,657
31	39	49	59	66	293	58	73	87	106	265	377	493	599	696	1,676
32	42	51	61	71	310	58	77	97	111	284	382	498	614	706	1,705
33	44	54	64	73	326	63	82	102	121	303	387	508	624	720	1,733
34	46	56	68	78	342	63	87	106	126	322	396	517	628	730	1,761
35	49	61	71	83	358	68	87	116	131	341	401	522	643	740	1,790
36	51	64	76	88	383	73	97	121	140	350	406	532	653	754	1,809
37	54	66	81	93	407	77	106	126	145	369	416	541	662	764	1,837
38	56	71	86	98	424	82	106	131	155	398	421	546	667	778	1,866
39	59	73	90	103	448	116	92	116	140	426	425	556	677	788	1,894
40	61	78	95	110	472	97	126	150	174	445	435	566	691	798	1,922
41	66	83	100	115	505	102	131	160	189	464	440	570	701	812	1,941
42	68	88	105	122	530	106	135	169	198	502	445	580	711	822	1,970
43	73	93	112	130	562	111	145	179	208	521	450	585	720	832	1,989
44	78	98	120	137	595	116	155	189	222	549	454	595	725	846	2,017
45	81	103	127	147	627	126	164	198	232	587	464	604	735	851	2,036
46	86	110	134	154	660	135	174	213	247	616	469	609	745	865	2,064
47	90	117	142	164	701	140	184	222	261	653	474	614	754	870	2,083
48	95	122	149	174	741	150	198	237	276	682	479	624	764	880	2,102
49	103	130	159	183	782	155	208	251	295	729	483	633	769	894	2,121
50	108	139	169	196	831	169	218	266	309	758	488	633	778	899	2,140
51	115	147	178	205	880	174	232	280	329	805	488	643	788	914	2,159
52	122	156	188	220	929	184	242	300	343	852	493	648	793	919	2,178
53	130	166	200	232	986	193	256	314	367	890	498	653	803	928	2,197
54	137	176	213	247	1,043	208	271	334	387	937	503	657	807	933	2,206
55	144	186	227	264	1,108	218	285	348	406	985	508	662	812	938	2,216
56	154	198	242	279	1,173	227	300	367	430	1,032	508	667	812	948	2,235
57	164	210	257	298	1,246	237	314	387	450	1,080	512	667	822	948	2,235
58	174	222	274	315	1,320	251	334	401	474	1,127	512	672	822	957	2,244
59	183	237	291	337	1,401	266	343	421	488	1,174	517	672	822	952	2,244
60	196	254	311	359	1,491	276	358	445	517	1,231	517	677	827	962	2,263
61	208	269	328	381	1,572	285	377	464	537	1,288	517	677	832	962	2,263
62	220	286	350	406	1,670	300	392	483	561	1,335	517	677	832	962	2,254
63	235	303	372	430	1,768	309	406	498	580	1,383	512	677	827	962	2,254
64	247	320	394	455	1,866	324	425	517	604	1,430	517	677	827	962	2,254
65	262	342	418	484	1,980	334	435	537	628	1,477	517	672	827	962	2,244
66	279	362	443	513	2,094	343	450	556	648	1,525	512	672	827	957	2,235
67	293	384	469	545	2,216	353	459	570	662	1,553	508	667	817	948	2,206
68	311	406	496	577	2,338	363	474	585	677	1,591	503	662	812	943	2,187
69	330	430	526	611	2,468	367	483	599	691	1,629	498	653	807	933	2,169
70	347	455	557	648	2,615	377	493	609	706	1,648	493	648	798	923	2,140
71	367	482	592	687	2,762	382	498	614	716	1,676	488	638	793	909	2,112
72	389	509	626	729	2,916	382	508	624	725	1,705	479	628	774	894	2,083
73	411	538	663	770	3,087	387	512	628	735	1,705	469	619	759	880	2,036
74	433	567	699	814	3,250	392	517	633	740	1,714	459	609	745	865	1,998
75	462	606	746	868	3,454	396	517	643	745	1,723	454	599	735	851	1,960
76	494	648	797	927	3,682	392	517	643	749	1,733	440	580	716	832	1,913
77	526	689	851	988	3,918	396	522	643	754	1,742	435	570	701	817	1,866
78	560	736	907	1,056	4,179	396	522	648	754	1,742	421	556	687	793	1,818
79	597	785	971	1,130	4,464	334	445	546	633	1,468	416	541	662	774	1,761
80	641	844	1,042	1,215	4,790	329	440	546	633	1,449	401	527	653	754	1,714
81	685	902	1,117	1,301	5,124	329	435	532	624	1,430	392	512	628	730	1,657
82	731	966	1,196	1,396	5,483	324	430	527	614	1,411	382	498	609	701	1,591
83	782	1,034	1,281	1,494	5,857	319	421	517	604	1,383	367	479	585	677	1,534
84	839	1,108	1,372	1,601	6,265	309	411	508	595	1,354	353	459	561	648	1,458
85	897	1,186	1,469	1,716	6,704	305	401	493	575	1,316	338	440	532	614	1,383

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for 20-Year Premium Payment Option
0 Day Elimination Period
Annual Premium Rates with Rate Increase - Year 3
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	17	20	24	27	114	19	24	29	39	104	203	266	324	377	909
22	17	20	24	27	122	19	29	34	44	104	208	271	329	387	928
23	17	22	24	29	130	24	29	39	44	104	213	276	338	392	937
24	20	22	27	29	130	24	34	39	48	123	213	280	343	401	966
25	20	24	29	32	138	24	34	39	48	123	218	285	348	406	985
26	20	24	29	34	147	29	34	44	48	133	227	290	358	411	994
27	22	27	32	37	155	29	34	44	48	142	227	295	363	416	1,013
28	22	27	32	37	163	29	39	48	58	152	232	305	372	430	1,032
29	24	29	34	39	171	29	39	53	58	161	232	305	377	435	1,051
30	24	29	37	42	179	34	48	53	63	170	242	314	382	440	1,070
31	27	32	39	44	187	34	48	58	68	180	242	319	387	450	1,089
32	27	34	39	46	204	39	48	63	73	180	251	324	396	459	1,098
33	29	37	42	49	212	39	48	68	77	199	251	329	406	464	1,127
34	29	37	44	51	228	44	58	73	82	199	256	338	411	474	1,136
35	32	39	46	54	236	44	58	77	87	218	261	343	416	483	1,155
36	34	42	51	59	253	48	63	77	87	227	266	348	421	488	1,174
37	34	44	54	61	269	53	68	82	97	237	271	353	430	498	1,193
38	37	46	56	64	277	58	73	87	102	265	276	358	435	508	1,222
39	39	49	59	68	293	58	77	92	106	275	280	363	445	512	1,231
40	42	51	64	73	318	63	82	97	111	284	280	372	450	517	1,241
41	44	56	66	76	334	63	82	106	126	303	285	372	459	532	1,269
42	46	59	71	81	350	68	92	111	131	322	290	377	464	537	1,288
43	49	61	76	86	375	73	97	116	140	341	295	387	469	546	1,297
44	51	66	78	90	391	77	102	126	150	369	300	392	479	556	1,326
45	54	68	83	98	415	87	111	135	155	388	305	396	488	561	1,345
46	59	73	88	103	440	87	116	145	164	407	309	401	493	570	1,354
47	61	78	95	110	464	92	121	150	174	436	314	406	498	575	1,373
48	66	83	100	115	497	97	131	160	189	455	314	411	508	585	1,392
49	68	88	108	122	530	106	135	164	198	473	324	421	512	595	1,402
50	73	93	112	132	562	111	145	179	208	502	324	425	522	599	1,420
51	78	100	120	139	595	116	155	193	222	540	329	430	527	609	1,439
52	83	105	130	149	627	126	164	198	232	578	334	440	532	619	1,468
53	88	112	137	159	668	135	174	213	247	606	338	445	541	624	1,477
54	93	120	147	169	717	145	184	227	266	634	343	450	546	633	1,487
55	100	130	156	181	766	150	193	242	280	663	348	450	556	643	1,506
56	108	137	169	193	815	160	208	251	295	701	348	459	556	648	1,525
57	115	147	178	208	864	164	218	271	309	748	353	464	566	653	1,544
58	122	159	193	222	929	179	227	280	329	786	358	464	570	662	1,553
59	132	169	205	240	986	184	242	300	343	833	358	474	580	667	1,572
60	142	181	222	257	1,059	193	256	314	363	871	363	479	585	677	1,591
61	152	196	237	274	1,132	203	266	334	387	919	367	483	595	687	1,610
62	161	208	254	296	1,214	218	285	348	401	956	372	488	599	691	1,619
63	174	225	274	315	1,295	227	295	363	425	1,004	377	493	604	701	1,638
64	186	240	293	340	1,393	237	314	382	445	1,051	382	498	609	706	1,638
65	200	259	315	367	1,491	247	329	401	464	1,098	382	503	619	711	1,667
66	215	279	340	394	1,597	261	338	421	488	1,155	387	508	624	720	1,676
67	230	298	367	423	1,719	271	358	435	508	1,193	392	512	624	725	1,686
68	247	323	394	457	1,841	285	367	454	527	1,241	396	512	633	730	1,705
69	267	347	423	491	1,980	290	382	474	551	1,288	396	517	638	735	1,714
70	286	374	457	531	2,134	305	396	488	570	1,326	401	522	638	740	1,714
71	308	401	494	572	2,297	314	416	503	590	1,364	401	527	643	745	1,714
72	330	433	531	616	2,468	324	425	522	604	1,411	401	527	648	745	1,723
73	355	465	572	663	2,648	334	435	537	624	1,459	401	527	643	749	1,723
74	381	499	614	714	2,843	338	450	551	638	1,487	401	527	643	745	1,714
75	416	543	665	773	3,071	343	454	566	657	1,515	396	522	643	745	1,714
76	447	587	721	839	3,324	358	469	575	667	1,553	396	522	643	740	1,705
77	484	636	782	910	3,601	363	474	585	682	1,572	396	517	633	735	1,686
78	523	687	846	985	3,894	367	483	599	691	1,600	392	512	628	725	1,657
79	565	743	917	1,066	4,204	314	411	508	595	1,364	387	503	619	716	1,638
80	611	807	995	1,159	4,562	314	411	512	595	1,373	382	498	609	706	1,610
81	660	870	1,076	1,252	4,929	314	416	508	599	1,364	372	488	595	696	1,572
82	712	939	1,161	1,355	5,311	309	406	508	590	1,354	363	474	580	672	1,525
83	765	1,012	1,252	1,460	5,719	309	401	498	585	1,335	353	459	566	653	1,477
84	824	1,088	1,347	1,575	6,151	300	401	498	570	1,316	343	450	546	628	1,420
85	885	1,171	1,450	1,692	6,607	300	392	483	566	1,297	334	430	522	604	1,364

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09		

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA_Cover Letter_MedAmerica_Series 11 Group_LRRS_20220425.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA_ActMemo_MedAmerica_Series 11 Group_LRRS_20220425.pdf PA_Supplement_MedAmerica_Series 11 Group_LRRS_20220425.pdf PA_Exhibits and Attachments_MedAmerica_Series 11 and Prior_20220425.xlxb
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	MAPA Letter of Authorization 20210908 Milliman.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09		

Item Status:	
Status Date:	

Satisfied - Item:	Rate Table (A&H)
Comments:	Rate tables are attached on the Rate/Rule Schedule tab.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	Not applicable as this is not an advertisement filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Claims and Administration Processing Plan
Comments:	
Attachment(s):	MedAmerica Claims Procedures_20160128.pdf
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09		

Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	TEMPLATE MAPA Legacy-Assumed PH Letter 9.30.19.pdf TEMPLATE MAPA Legacy-Assumed CNF 9.30.19.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Response to May 24, 2022 Objection
Comments:	
Attachment(s):	PA_Response to 20220524 Objection_MedAmerica_Series 11 Group_LRRS_20220808.pdf PA_Premier_Response Attachments_MedAmerica_Series 11 Group_20220808.xlsb
Item Status:	
Status Date:	

Satisfied - Item:	Response to August 30, 2022 Objection
Comments:	
Attachment(s):	PA_MedAmerica_Premier Group Response_20220926 Objection Letter_20220830.pdf PA_Premier_Seriatim Listing_MedAmerica_Series 11 and Prior_20220926.xlsb
Item Status:	
Status Date:	

Satisfied - Item:	Response to September 30, 2022 Objection
Comments:	
Attachment(s):	PA_Response to 20220930 Objection_MedAmerica_Series 11 Group_LRRS_20221025.pdf PA_Premier_Response Attachments_Series 11 and Prior_20221025.xlsb
Item Status:	
Status Date:	

SERFF Tracking #:	MILL-133176421	State Tracking #:		Company Tracking #:	SERIES 11 GROUP
<hr/>					
State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company		
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified				
Product Name:	Long-Term Care				
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09				

Attachment PA_Exhibits and Attachments_MedAmerica_Series 11 and Prior_20220425.xlsb is not a PDF document and cannot be reproduced here.

Attachment PA_Premier_Response Attachments_MedAmerica_Series 11 Group_20220808.xlsb is not a PDF document and cannot be reproduced here.

Attachment PA_Premier_Seriatim Listing_MedAmerica_Series 11 and Prior_20220926.xlsb is not a PDF document and cannot be reproduced here.

Attachment PA_Premier_Response Attachments_Series 11 and Prior_20221025.xlsb is not a PDF document and cannot be reproduced here.



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Minneapolis, MN 55437-3830
USA

Tel +1 952 897 5300

milliman.com

April 25, 2022

Honorable Michael Humphreys
Acting Insurance Commissioner
Pennsylvania Insurance Department (Department)

Via SERFF

**Re: MedAmerica Insurance Company (MedAmerica)
Company NAIC # 69515
SERFF Tracking # MILL-133176421
Series 11 Group
Comprehensive Form
Comprehensive Certificate**

**GRP11-341-MA-PA-601
GRP11-342-MA-PA-601**

Dear Acting Commissioner Humphreys:

On behalf of the company, we are submitting the referenced rate filing for your review. This is an existing product(s) that provides long-term care coverage on a group basis. The company issued this product(s) in Pennsylvania from July 1, 2004 to October 1, 2007 and is no longer marketing it in any jurisdiction. The company is making a similar request on the individual product(s) in a concurrent filing (SERFF Tracking # MILL-133176375).

The company is requesting a premium rate increase on the above-listed form(s), including all associated riders. The need for a premium rate increase is due to emerging and projected experience running more adverse than originally expected.

The cumulative requested rate increase varies by benefit period and inflation option. The rate increase request was determined as described in Section 2 of the enclosed actuarial memorandum. The following table provides the requested rate increases for the above-listed form(s) by benefit period, inflation option, and issue date.

Offices in Principal Cities Worldwide

This work product was prepared solely to provide assistance to MedAmerica. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

**Pennsylvania – MedAmerica
Rate Increase Request**

Policy Form Cohort	Benefit Period	Inflation Option	Requested Increase
Issued Prior to 9/16/2002			
Series 11 Group	Non-Lifetime	Non-Auto	0.0%
	Non-Lifetime	Auto	90.2
	Lifetime	Non-Auto	70.1
	Lifetime	Auto	98.2
Issued On or After 9/16/2002			
Series 11 Group	Non-Lifetime	Non-Auto	0.0
	Non-Lifetime	Auto	90.1
	Lifetime	Non-Auto	70.1
	Lifetime	Auto	98.2
Average ^[1]			86.8

[1] As of December 31, 2020 and excludes policies assumed to be paid up prior to implementation of the requested rate increase.

Prior rate increases have been approved and implemented on the above-listed form(s). Exhibit IV of the enclosed actuarial memorandum provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which there is business in force. The company is seeking this current rate increase request to help alleviate the adverse performance on this block of business.

While a prior rate increase in Pennsylvania varied by issue date, the company is currently requesting a cumulative rate increase that varies by benefit period and inflation option only (rather than also by issue date), as described in Section 2 of the enclosed actuarial memorandum. However, the company reserves the right to vary future cumulative rate increases by issue date due to differences in the rate history.

If the Department approves the increase requested in full, then the company does not anticipate additional rate increases beyond the current request. However, the company will continue to monitor experience and reserves the right to request additional rate increases if experience deteriorates from the current expectations in this filing.

Similar to the prior increase(s), the company will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, the company will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial. If the cumulative requested rate increase is filed for use, a majority of policyholders will be eligible for a contingent benefit upon lapse.

To comply with rate stability regulation in this jurisdiction, enclosed with this filing is a plan, subject to the Department's review, which demonstrates that appropriate administration and claims processing procedures are in effect.

The following electronic items are included with this submission:

- cover letter
- letter from the company authorizing submission of this filing on its behalf
- claims and administration processing plan, as provided by MedAmerica
- actuarial memorandum
- supplement to the actuarial memorandum
- current and proposed premium rate schedules
- numerical data in Excel
- sample policyholder notification letter^[1]

[1] Please note that in the future slight variations in language may occur that do not materially change the information being provided to the policyholder. It is our understanding that such variations do not need to be filed with the Department.



Honorable Michael Humphreys
4/25/2022

No filing fee is required for this submission.

The contact person for this filing is:

Courtney Williamson, ASA, MAAA
Associate Actuary
Milliman, Inc.
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2413
courtney.williamson@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads "Missy Gordon".

Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

MAG/ljh

Enclosures

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<u>Product</u>	<u>Number</u>
Series 11 Group	
Comprehensive Form	GRP11-341-MA-PA-601
Comprehensive Certificate	GRP11-342-MA-PA-601

MedAmerica Insurance Company (MedAmerica) is requesting a rate increase on the above-listed long-term care policy form(s). The company issued this policy form(s) in Pennsylvania from July 2004 through October 2007 and is no longer marketing it in any jurisdiction.

Nationwide, MedAmerica and its affinity partners are requesting a premium rate increase that varies by benefit period and inflation option, except where limited by regulatory restrictions or the limited amount of in-force business. This actuarial memorandum captures the pooled nationwide experience of the above-listed policy form(s) as well as similar individual and group policy forms of the same product series issued nationwide by MedAmerica and its affinity partners. Since the prior nationwide request, the business of certain affinity partners has been commuted back to the original companies. MedAmerica no longer has any risk for these policies and, therefore, their experience is not reflected in any experience exhibits in this filing.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase discussed in Section 2 meets the minimum requirements of the applicable sections of the 2014 National Association of Insurance Commissioners (NAIC) Long-Term Care Insurance Model Regulation (Model Regulation). The enclosed supplement to the actuarial memorandum demonstrates compliance with the applicable regulatory requirements of this jurisdiction, to the extent they differ from the Model Regulation, and includes other commonly requested information of this jurisdiction. It may not be suitable for other purposes.

2. Requested Rate Increase

Nationwide, the company is requesting a rate increase that varies by benefit period and inflation option. The rate increase levels were determined to vary by benefit period and inflation option to better align the rate increase with the adverse experience. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing, which were used to analyze the adverse experience.

The rate increases were developed by targeting the lifetime loss ratios shown in Table 2.1 below. These lifetime loss ratios are consistent with those expected in the prior nationwide request. As the prior nationwide request varied by benefit period, the target lifetime loss ratios vary only by benefit period.

Table 2.1
Target Lifetime Loss Ratios

Benefit Period	Lifetime Loss Ratio
Non-Lifetime	78%
Lifetime	119
All	88

The average nationwide requested rate increases, shown in Table 2.2 below, were developed to produce the target lifetime loss ratios shown in Table 2.1 above. The table below also provides the average prior and cumulative increases by policy form cohort, benefit period, and inflation option based on the nationwide distribution of business.

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Table 2.2
Nationwide Average^[1] Rate Increase Request

Policy Form Cohort	Benefit Period	Inflation Option	Prior Increase	Requested Increase	Cumulative Increase
Prior to Series 11	Non-Lifetime	Non-Auto	93.8%	52.8%	196%
	Non-Lifetime	Auto	95.2	188.6	463
	Lifetime	Non-Auto	122.9	332.6	864
	Lifetime	Auto	126.3	396.6	1024
Series 11 Individual	Non-Lifetime	Non-Auto	94.9	51.9	196
	Non-Lifetime	Auto	95.2	188.5	463
	Lifetime	Non-Auto	141.4	299.5	864
	Lifetime	Auto	128.1	392.8	1024
Series 11 Group	Non-Lifetime	Non-Auto	112.9	39.1	196
	Non-Lifetime	Auto	122.3	153.3	463
	Lifetime	Non-Auto	74.0	454.2	864
	Lifetime	Auto	71.3	555.9	1024
Average			111.0	187.9	507

[1] As of December 31, 2020 and excludes policies assumed to be paid up prior to implementation of the requested rate increase.

As part of this nationwide rate increase filing, the company is pursuing actuarially equivalent rate increases in all jurisdictions except where limited due to regulatory requirements or the limited amount of in-force business. Therefore, the rate increases requested in each jurisdiction were developed to produce an actuarially equivalent lifetime loss ratio equal to those in Table 2.1 above, with premiums restated to reflect the actual rate increases implemented in each jurisdiction. The enclosed cover letter provides the requested rate increases in this jurisdiction.

If the Department approves the increase requested in full, then the company does not anticipate additional rate increases beyond the current request. However, the company will continue to monitor experience and reserves the right to request additional rate increases if experience deteriorates from the current expectations in this filing.

Current rate tables and corresponding rate tables reflecting the proposed rate increases are enclosed with this filing. Please note that the actual rates implemented may vary slightly from those in the enclosed rate tables due to implementation rounding algorithms.

As the company is not currently marketing new business, the required statement that the renewal premium rate schedules are not greater than the new business premium rate schedules is not applicable.

3. Description of Benefits

These products provide long-term care coverage. The Series 11 products are tax-qualified and were issued on an individual or group basis. The Prior to Series 11 product includes tax-qualified and non-tax qualified policy forms and was issued on an individual or group basis. Each product has benefit eligibility requirements that involve activities of daily living (ADL) deficiencies or cognitive impairment. Waiver of premium is provided when certain benefits are being paid. A daily benefit, benefit period, and elimination period were selected at issue.

At issue, the insured may have had the option to choose one of the following inflation options, the availability of which varied by policy form: simple inflation for life, simple inflation for 20 years, or compound inflation. The two simple inflation options provide for benefit levels that increase on each anniversary date by 5% of the daily benefit amount chosen at issue for either the life of the insured or 20 years depending on the option chosen. The compound inflation option provides for benefit levels that increase on each anniversary date by 5% compounded annually for the life of the insured. These automatic increasing benefits apply even when the insured is in claim status. For Series 11 Group forms, the insured may have also had the option of a guaranteed purchase option. Under this option, the insured can purchase additional coverage amounts of 5% per year without additional underwriting.

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The available choices for benefit period, elimination period, and inflation option are shown in Section 21.

At issue the insured may have had the option of selecting riders that provide the following types of coverage: nonforfeiture, restoration of benefits, return of premium, shortened benefit period, spousal benefit transfer, survivorship benefit, or monthly home health care benefit. The insured may have had the option to select a lifetime, ten-year, or twenty-year premium payment option.

A contingent benefit upon lapse (CBUL) will be available to all insureds at the time of the rate increase.

4. Renewability

These policies are guaranteed renewable for life.

5. Applicability

This rate increase applies to all policies issued on the above-listed form(s) in this jurisdiction. The rate changes will apply to the premium of the base form and all applicable options and riders associated with the base form.

6. Actuarial Assumptions

The following assumptions are used to project the experience shown in this filing.

a. Active Assumptions

- i. Claim Incidence Probabilities were developed using the 2017 Milliman *Long-Term Care Guidelines (Guidelines)* incidence curves, with adjustments for retrospective improvement to bring the *Guidelines* forward to 2020, adverse selection for historical rate increases, and contingent nonforfeiture (CNF) policies. The incidence curves were developed based on starting site of care—assisted living facility (ALF), skilled nursing facility (SNF), or home health care (HHC)—and further adjusted based on historical experience for gender, marital status, product type, cohort, coverage type, benefit period, and attained age.
- ii. Voluntary Lapse Probabilities vary by policy duration (ultimate for 10+), attained age (ultimate for 65+), benefit period, inflation option, marital status, gender, cohort, and premium payment option. Exhibit A-2a of Appendix A to this memorandum summarizes the ultimate lapse probabilities by key characteristics for lifetime-pay policies.

The durational voluntary lapse probabilities were adjusted based on the following criteria for the limited-pay options:

- For the ten-pay option, a reduction of 65% of the durational lapse probabilities is assumed for durations one through four, a reduction of 70% of the durational lapse probabilities is assumed for durations five through eight, and 0% lapse thereafter.
 - For the twenty-pay option, a reduction of 50% of the durational lapse probabilities is assumed for durations one through eight, a reduction of 75% of the durational lapse probabilities is assumed for durations nine through fifteen, and 0% lapse thereafter.
- iii. Active Mortality Probabilities reflect the 2012 Individual Annuitant Mortality (IAM) Basic table with adjustments to make it applicable to an active life exposure base and retrospective active mortality improvement to bring the table forward to 2020. These mortality probabilities were then adjusted based on historical mortality experience by gender, marital status, inflation option, group versus individual, cohort, attained age, issue era, and duration. The mortality adjustment factors can be found in Exhibit A-3a of Appendix A to this memorandum.

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b. Disabled Assumptions

- i. Disabled Mortality Probabilities reflect disabled mortality tables developed in conjunction with the 2017 *Guidelines* with adjustments to reflect retrospective disabled mortality improvement to bring the probabilities forward to 2020. These mortality probabilities were then adjusted based on historical experience by starting site of care, gender, benefit period, group versus individual, claim year, and attained age at claim incurral.
- ii. Implied Recovery Probabilities were developed from the composite claim terminations and the disabled mortality assumption with adjustments to ensure the resulting recovery probabilities were reasonable by claim month and across key claimant characteristics. Appendix A to this memorandum provides the formula used to develop the implied recovery probabilities.

c. Utilization Assumption

- i. Policy Duration Utilization was developed using the 2017 *Guidelines* with adjustments to reflect current utilization percentages and cost of care trends. The policy duration utilization assumption also captures how utilization by site of care changes over time due to (1) inflation of the daily benefit and (2) cost of care trends.
- ii. Claim Duration Utilization was developed based on the policy duration utilization assumption described above with adjustments for actual claim experience by starting site of care. The adjustment factors applied to the policy duration utilization assumption can be found in Exhibit A-8a of Appendix A to this memorandum.

- d. Policyholder Behavior Due to the Rate Increase.** At the time of a rate increase, insureds have the option to elect a CBUL or reduced benefit options (RBO).

Insureds who elect a CBUL are modeled as a lapse (i.e., the CBUL benefit is not modeled), which results in a slightly lower lifetime loss ratio than if the CBUL benefit had been modeled. The following table provides the CBUL and RBO election rates and the approximate reduction to premiums and benefits due to the impact of RBO elections by rate increase band. The assumptions shown in the table below are applied to lifetime-pay policies only; limited-pay policies are assumed to not elect CBUL or RBO.

Table 6.1
Policyholder Behavior Assumptions

Requested Rate Increase Band	CBUL Election Rate	RBO Election Rate	Approximate Reduction for RBO ^[1]
1.0 – 9.9%	1%	1%	0.0%
10.0 – 19.9	3	2	0.3
20.0 – 49.9	6	6	1.7
50.0 – 79.9	9	14	6.1
80.0 – 99.9	12	18	9.7
100.0 – 199.9	14	25	17.4
200.0+	16	35	29.8

[1] For display purposes, the approximate reduction for RBO values reflect the midpoint of the requested increase within each range. A detailed description of the calculation can be found in Appendix A. For example, the 20.0% – 49.9% range was calculated using the formula in Appendix A and a rate increase of 35%. The 200.0%+ range reflects a rate increase of 250%.

As a result of the rate increase, we assume an increase to claim incidence rates due to adverse selection. The adverse selection assumption varies by cumulative rate increase band and attained age. The following table provides the assumed increase in claim incidence rates by cumulative rate increase band.

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Table 6.2
Adverse Selection Assumption

Cumulative Rate Increase Band	Adverse Selection Assumption Range
1.0 – 15.0%	1.00 – 1.00
15.1 – 25.0%	1.01 – 1.01
25.1 – 50.0%	1.02 – 1.10
50.1 – 75.0%	1.03 – 1.11
75.1 – 100.0%	1.04 – 1.12
100.1%+	1.05 – 1.13

- e. Interest Rate consistent with the maximum valuation interest rate applicable to the year of issue (ranges from 3.5% to 5.5% and averages 4.5%) is used to demonstrate compliance with the minimum loss ratio requirements.
- f. Prospective Annual Improvement in the active mortality and claim incidence assumptions is assumed for 10 years starting in 2021. Annual improvement factors vary by attained age and gender based on the G2 improvement scale from the 2012IAM table.
- g. Expenses have not been explicitly projected for the purpose of demonstrating compliance with minimum loss ratio requirements. Originally filed expense assumptions are assumed to remain appropriate, except reductions are made to the renewal commission rates so that the total commissions paid before and after any increase in premium are similar (i.e., commissions are not paid on the increased premium).

The above assumptions are based on the experience of the above-listed policy form(s) and similar forms issued by MedAmerica and its affinity partners (including commuted business), other similar business issued by MedAmerica (including its affinity partners and acquired blocks of business), industry experience, and actuarial judgment. The above assumptions are deemed reasonable for the particular policy form(s) in this filing and are considered “most likely” (without explicit margin).

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-referenced product(s) were taken into consideration. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing.

The company is not currently marketing long-term care products. As a result, the requirement to reflect on any assumptions that deviate from those used for pricing other forms currently available for sale is not applicable.

7. Marketing Method

Agents and brokers of the company marketed these products.

8. Underwriting Description

Policies on the individual forms were fully underwritten.

On the group forms, actively at work employees were subject to short form underwriting. All others were subject to full underwriting.

Groups of at least 500 employees may have been eligible for modified guaranteed issue underwriting for those actively at work and, for some forms, those not currently at work. For some forms, if the employer agreed to contribute 100% of premium for a base plan for a minimum of three years, no underwriting was required for those actively at work. For other forms, spouses of active employees and spouses of employees who were not currently at work were subject to short form underwriting.

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For both individual and group business, the company used various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview, and/or face-to-face assessment.

9. Premiums

Premiums are unisex and payable for life unless the insured selected a ten-year or twenty-year premium payment option. The premiums may vary by policy form, issue age, elimination period, benefit period, initial daily benefit, inflation option, premium payment option, underwriting class, joint/group discounts, home care percentage, copayment option, marital status at issue, and the selection of any riders.

10. Issue Age Range

Issue ages are from 18 to 85.

11. Area Factors

Area factors are not used for these products.

12. Premium Modalization Rules

The following modal factors and percent distributions (based on the nationwide in-force count as of December 31, 2020) are applied to the annual premium (AP):

Table 12.1
Nationwide Modal Factors and Distribution

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	46%
Semi-Annual	0.52*AP	4
Quarterly	0.26*AP	27
Monthly	0.09*AP	22

13. Reserves

Active life reserves have not been used in the experience exhibits for this rate increase analysis for the purpose of demonstrating compliance with minimum loss ratio requirements, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2020 have been discounted to the incurral date of each respective claim and included in historical incurred claims. An incurred but not reported (IBNR) reserve balance as of December 31, 2020 has been allocated to the 2020 calendar year and included in historical incurred claims.

14. Trend Assumptions

As this is not medical insurance, an explicit medical cost trend is not included in the projections.

15. Demonstration of Satisfaction of Loss Ratio Requirements

This filing uses pooled nationwide experience of the above-listed product(s) and similar individual and group products issued nationwide by MedAmerica and its affinity partners. The pooled experience is appropriate to increase credibility and allow for a uniform rate increase request across similar business. Applying a uniform rate increase to the pool of forms maintains the original pricing relationships of the product design and differences between individual and group business.

Further, pooling experience is appropriate because the products issued are identical, the marketing and distribution employed is similar, and the same company (MedAmerica) administers and manages the

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entire block (including underwriting and claims handling). MedAmerica has 100% of the risk of the affinity partner forms via reinsurance arrangements with each affinity partner.

Exhibit I provides actual and projected experience using current assumptions. Actual experience is provided from inception through 2020 and then projected on a seriatim basis for 60 years using the current assumptions described above in Section 6. The actual and projected experience is based on nationwide premiums that reflect prior rate increases filed for use between January 2010 and April 2021, which average 111% across all jurisdictions. The after increase projected experience reflects the additional increase needed to achieve the cumulative increases shown in Section 2 on a seriatim basis.

Values in Exhibit I are shown (a) before and (b) after the nationwide requested rate increase. Included are calendar year earned premiums, incurred claims, end of year lives, and annual loss ratios. As shown in Exhibit I-b, the anticipated lifetime loss ratio with the nationwide requested rate increase exceeds the minimum loss ratio required by pre-rate stability regulation.

The following table demonstrates that the nationwide lifetime loss ratios by policy form cohort, benefit period, and inflation option also exceed the minimum loss ratio required by pre-rate stability regulation. The 'All' row corresponds to that shown in Exhibit I.

Table 15.1
Nationwide Lifetime Loss Ratios at the Maximum Valuation Interest Rate
by Policy Form Cohort, Benefit Period, and Inflation Option

Policy Form Cohort	Benefit Period	Inflation Option	Before Increase	After Increase
Prior to Series 11	All	All	110%	101%
Series 11 Individual	All	All	122	89
Series 11 Group	All	All	111	83
All ^[1]	Non-Lifetime	Non-Auto	81	77
All	Non-Lifetime	Auto	126	92
All	Lifetime	Non-Auto	112	98
All	Lifetime	Auto	181	127
All	Non-Lifetime	All	101	80
All	Lifetime	All	167	122
All	All	All	115	90

[1] Policies that previously elected a CBUL currently have a non-lifetime benefit period and non-auto inflation. These policies were excluded from this row because the premiums paid prior to CBUL election are not commensurate with their current benefits.

The majority of policies subject to this rate increase are eligible for a CBUL, so an alternative version of the 58%/85% test, which uses the greater of 58% and the original anticipated lifetime loss ratio, is provided per post-rate stability regulation. The expected loss ratio using original pricing assumptions and actual policies sold (64%) is used as a substitute for the original pricing loss ratio that was determined at pricing based on an assumed mix of business sold.

Exhibit II provides a demonstration that the nationwide requested rate increase meets the alternative 58%/85% test required by post-rate stability regulation. This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 64%,
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of projected initial earned premium times 64%, and
4. 85% of the present value of projected premium in excess of the projected initial earned premium.

The projected incurred claims in Exhibit II were increased by 15% from the current assumptions described in Section 6 to reflect assumptions that include moderately adverse conditions.

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The following table demonstrates that the alternative 58%/85% test is passed by policy form cohort, benefit period, and inflation option. The 'All' row corresponds to that shown in Exhibit II. Values in the table are shown in millions of dollars. The 'Alternative 58% Loss Ratio' represents the greater of 58% and the expected lifetime loss ratio.

Table 15.2
Nationwide Alternative 58%/85% Test by Policy Form Cohort, Benefit Period, and Inflation Option

Policy Form Cohort	Benefit Period	Inflation Option	Alternative 58% Loss Ratio	Item 5 ^[1]	Item 7 ^[2]	Result ^[3]
Prior to Series 11	All	All	64%	\$142.9	\$229.6	Pass
Series 11 Individual	All	All	60	220.7	321.7	Pass
Series 11 Group	All	All	69	198.5	245.7	Pass
All ^[4]	Non-Lifetime	Non-Auto	64	124.5	151.9	Pass
All	Non-Lifetime	Auto	65	277.8	393.3	Pass
All	Lifetime	Non-Auto	61	22.4	34.9	Pass
All	Lifetime	Auto	60	102.8	211.4	Pass
All	Non-Lifetime	All	65	437.8	550.7	Pass
All	Lifetime	All	60	125.2	246.3	Pass
All	All	All	64	563.2	797.0	Pass

[1] Item 5 is the Lifetime Earned Premium Times Prescribed Factor.

[2] Item 7 is Lifetime Incurred Claims with Rate Increase.

[3] Test of whether Item 7 is not less than Item 5.

[4] Policies that previously elected a CBUL currently have a non-lifetime benefit period and non-auto inflation. These policies were excluded from this row because the premiums paid prior to CBUL election are not commensurate with their current benefits.

16. Actual-to-Expected Experience

The following table provides a comparison of actual and projected experience using current assumptions to that expected using original pricing assumptions. Values in the following table are shown (a) before and (b) after the nationwide requested rate increase.

Table 16.1
Nationwide Actual and Expected Loss Ratios
by Policy Form Cohort, Benefit Period, and Inflation Option

Policy Form Cohort	Benefit Period	Inflation Option	Lifetime Loss Ratio			Actual-to-Expected	
			Before Increase	After Increase	Expected	Before Increase	After Increase
Prior to Series 11	All	All	105%	96%	64%	1.65	1.51
Series 11 Individual	All	All	119	88	60	2.00	1.47
Series 11 Group	All	All	109	81	69	1.57	1.17
All ^[1]	Non-Lifetime	Non-Auto	78	75	64	1.21	1.16
All	Non-Lifetime	Auto	123	90	65	1.89	1.38
All	Lifetime	Non-Auto	109	95	61	1.77	1.55
All	Lifetime	Auto	176	125	60	2.96	2.10
All	Non-Lifetime	All	97	78	65	1.50	1.21
All	Lifetime	All	162	119	60	2.71	1.99
All	All	All	112	88	64	1.75	1.38

[1] Policies that previously elected a CBUL currently have a non-lifetime benefit period and non-auto inflation. These policies were excluded from this row because the premiums paid prior to CBUL election are not commensurate with their current benefits.

Actual and projected experience in the above table is identical to that described in Exhibit I, except historical experience is accumulated at MedAmerica's actual historical earned interest rates, which average 5.3% for this block, and projected experience is discounted at MedAmerica's current most-likely interest rate assumption of 4.25%. This 4.25% rate represents MedAmerica's expectation of its long-term investment earnings rate based on the average net investment earnings rate projected for MedAmerica's 2020 cash flow testing.

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Expected experience uses the actual policies sold and projects from issue on a seriatim basis using the original pricing assumptions.

Exhibit III provides a summary of the original pricing assumptions that underlie the expected experience described above.

17. History of Previous Rate Revisions

Prior rate increases have been approved and implemented on the above-listed form(s). Exhibit IV provides a status of the rate increase filings, along with the current requested increases. The status is shown for each jurisdiction in which there is business in force as of December 31, 2020. Also included are the number of policies and annualized premium as of December 31, 2020. Exhibit IV is provided for (a) Prior to Series 11, (b) Series 11 Individual, and (c) Series 11 Group policy forms. Each status listing provides the status of (i) the first round and associated follow-ups, (ii) the second round and the first follow-up, (iii) the second and third follow-up filings for the second round of the rate increase requests, and (iv) the current round of requested increases.

As part of this rate increase process, an increase has been or is expected to be requested in most jurisdictions. The company anticipates requesting an actuarially equivalent cumulative rate increase level in all jurisdictions except where limited due to regulatory requirements or the limited amount of in-force business. In jurisdictions where the company has not yet reached a decision regarding the current rate increase or the prior reduced rate increase was phased-in over multiple years, Exhibit IV indicates "TBD" (to be determined).

18. Analysis Performed to Consider a Rate Increase

The experience table in Section 16 above demonstrates that experience has been more adverse from that expected using original pricing assumptions as the A:E loss ratios exceeds 1.0. The adverse experience may be due to a combination of higher persistency, higher morbidity, and lower interest.

In 2017, a nationwide requested increase was determined such that the company was able to certify that rates would remain stable under moderately adverse experience (MAE) for policies with a non-lifetime benefit period. The company's threshold for these policies for MAE was defined as a lifetime loss ratio of 85%. To determine whether experience has deteriorated beyond this threshold, experience was restated to reflect the timing and rate level of the 2017 requested increase and projected using current most-likely assumptions. As the resulting lifetime loss ratio was 90%, the MAE threshold was crossed, and additional rate increases could be considered. Exhibit V provides a summary of the assumptions used in the 2017 nationwide request.

19. Average Annual Premium in Pennsylvania (Based on December 31, 2020 In-Force)

The number of insureds and the corresponding average annual premium that will be affected by this and the identical, concurrent rate increase filing are shown in the table(s) below. The values provided in the table(s) below exclude policies assumed to be paid up prior to implementation of the requested rate increase.

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Table 19.1
Average Annual Premium
Pennsylvania – MedAmerica

Policy Form Cohort	Benefit Period	Inflation Option	Number of Insureds	Before Increase Premium ^[1]	After Requested Increase Premium ^[1]
Prior to Series 11	Non-Lifetime	Non-Auto	38	\$1,848	\$1,848
	Non-Lifetime	Auto	27	2,962	5,635
	Lifetime	Non-Auto	7	3,322	10,242
	Lifetime	Auto	4	7,160	25,725
	All	All	76	2,659	5,223
Series 11 Individual	Non-Lifetime	Non-Auto	8	1,839	1,839
	Non-Lifetime	Auto	53	3,562	6,774
	Lifetime	Non-Auto	1	3,463	10,677
	Lifetime	Auto	21	6,116	21,391
	All	All	83	4,041	10,044
Series 11 Group	Non-Lifetime	Non-Auto	7	808	808
	Non-Lifetime	Auto	56	2,618	4,977
	Lifetime	Non-Auto	0	0	0
	Lifetime	Auto	0	0	0
	All	All	63	2,417	4,514
Total	Non-Lifetime	Non-Auto	53	1,709	1,709
	Non-Lifetime	Auto	136	3,054	5,808
	Lifetime	Non-Auto	8	3,339	10,296
	Lifetime	Auto	25	6,283	22,085
	All	All	222	3,107	6,824

[1] Premium reflects all prior rate increases filed for use, including the most recent increase filed on September 14, 2021.

20. Proposed Effective Date

This rate increase will apply to policies on their next premium payment date following at least a 60-day policyholder notification period following being filed for use by the department of insurance, but no sooner than 12 months after the prior rate increase was effective.

21. Distribution of Business as of December 31, 2020 (Based on Nationwide In-Force Insured Count)

Table 21.1
Nationwide Distributions of Business

Issue Ages	Percent Distribution
<40	10%
40-44	8
45-49	13
50-54	19
55-59	22
60-64	17
65-69	8
70-74	3
75+	1

MEDAMERICA INSURANCE COMPANY
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Series 11 and Prior Actuarial Memorandum

April 25, 2022

Elimination Period	Percent Distribution
0-Day	3%
20-Day	15
30-Day	<1
60-Day	6
90-Day	57
100-Day	5
180-Day	14
365-Day	<1

Benefit Period	Percent Distribution
1-Year	<1%
2-Year	18
3-Year	30
4-Year	6
5-Year	19
6-Year	1
7-Year	<1
8-Year	<1
10-Year	<1
Lifetime	13
CNF	14

Inflation Option	Percent Distribution
None	50%
Simple for Life	3
Compound for Life	37
Simple for 20 Years	11
GPO	<1

Premium Payment Option	Percent Distribution
Ten-Pay	15%
Twenty-Pay	12
Lifetime-Pay	59
CNF	14

Coverage Type	Percent Distribution
Facility Only	4%
Comprehensive	95
Home Health Only	1

22. Number of Insureds and Annualized Premium (Based on December 31, 2020 In-Force)

The number of insureds and annualized premium that will be affected by this and the identical, concurrent rate increase filing are shown in the tables below. The values provided in the tables below exclude policies assumed to be paid up prior to implementation of the requested rate increase.

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Table 22.1
Insureds and Annualized Premium
Pennsylvania – MedAmerica

Policy Form Cohort	Benefit Period	Inflation Option	Number of Insureds	Annualized Premium ^[1]
Prior to Series 11	Non-Lifetime	Non-Auto	38	\$70,217
	Non-Lifetime	Auto	27	79,985
	Lifetime	Non-Auto	7	23,251
	Lifetime	Auto	4	28,639
	All	All	76	202,091
Series 11 Individual	Non-Lifetime	Non-Auto	8	14,716
	Non-Lifetime	Auto	53	188,793
	Lifetime	Non-Auto	1	3,463
	Lifetime	Auto	21	128,431
	All	All	83	335,403
Series 11 Group	Non-Lifetime	Non-Auto	7	5,658
	Non-Lifetime	Auto	56	146,603
	Lifetime	Non-Auto	0	0
	Lifetime	Auto	0	0
	All	All	63	152,261
Total	Non-Lifetime	Non-Auto	53	90,590
	Non-Lifetime	Auto	136	415,381
	Lifetime	Non-Auto	8	26,714
	Lifetime	Auto	25	157,070
	All	All	222	689,754

[1] Premium reflects all prior rate increases filed for use, including the most recent increase filed on September 14, 2021.

Table 22.2
Insureds and Annualized Premium
Nationwide

Policy Form Cohort	Benefit Period	Inflation Option	Number of Insureds	Annualized Premium
Prior to Series 11	Non-Lifetime	Non-Auto	173	\$384,219
	Non-Lifetime	Auto	329	951,115
	Lifetime	Non-Auto	80	221,677
	Lifetime	Auto	171	645,151
	All	All	753	2,202,162
Series 11 Individual	Non-Lifetime	Non-Auto	1,320	905,958
	Non-Lifetime	Auto	1,277	4,328,027
	Lifetime	Non-Auto	115	352,767
	Lifetime	Auto	475	2,131,291
	All	All	3,187	7,718,044
Series 11 Group	Non-Lifetime	Non-Auto	1,788	2,097,011
	Non-Lifetime	Auto	2,070	5,352,681
	Lifetime	Non-Auto	1	499
	Lifetime	Auto	22	71,352
	All	All	3,881	7,521,543
Total	Non-Lifetime	Non-Auto	3,281	3,387,188
	Non-Lifetime	Auto	3,676	10,631,823
	Lifetime	Non-Auto	196	574,943
	Lifetime	Auto	668	2,847,794
	All	All	7,821	17,441,748

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23. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by MedAmerica to render an opinion with regard to long-term care insurance rates. I am a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases. This filing has been prepared in conformity with Actuarial Standards of Practice No. 8, "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits" and 18, "Long-Term Care Insurance" and other applicable standards.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of this jurisdiction and the rules of this department of insurance. In my opinion, the rates are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction. This filing will enhance premium adequacy but may not be sufficient to prevent future rate action. Additional rate increases are needed to certify that rates will remain stable under moderately adverse conditions.

In forming my opinion, I have used actuarial assumptions and actuarial methods (which gave consideration to policy design, underwriting, and claim adjudication) and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, this premium rate filing is in compliance with the loss ratio standards of this jurisdiction. Certain models were developed to estimate the values included in this filing. The intent of the models was to estimate future experience. I have reviewed the models for consistency, reasonableness, and appropriateness to the intended purpose and in compliance with generally accepted actuarial practice and relevant actuarial standards of practice.

I have relied on data and other information provided by MedAmerica to develop this filing, including but not limited to management's view of when a rate change may be considered, policy design, underwriting and claim adjudication process, seriatim in-force data, claim data, and the company's long-term earnings rate. I have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of this filing may likewise be inaccurate or incomplete.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

Date: April 25, 2022

This filing has been prepared solely for the use and benefit of MedAmerica. Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third-party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

Milliman's work is being delivered to the Department, in accordance with its statutory and regulatory requirements. Milliman recognizes that materials it delivers to the Department may be public records subject to disclosure to third parties, however, Milliman does not intend to benefit and assumes no duty or liability to any third parties, including the Department, who receive Milliman's work and may include disclaimer language on its work product so stating. The Department agrees not to remove any such disclaimer language from Milliman's work. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, the Department agrees that it shall not disclose Milliman's work product to third parties without Milliman's prior written consent; provided, however, that the Department may distribute Milliman's work to (i) its professional service providers who are subject to a duty of confidentiality and who agree to not use Milliman's work product for any purpose other than to provide services to the Department, or (ii) any applicable regulatory or governmental agency, as required.

A limited review was performed of the data used directly in this filing for reasonableness and consistency and no material defects in the data were found. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of this assignment.

Differences between the projections in this filing and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

Milliman recommends recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

Exhibit I-a
MedAmerica and Affinity Partners
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Before Requested Rate Increase
Series 11 and Prior Policy Forms

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1992	17,324	0	0%	111	79,677	0	0%
	1993	557,528	112,031	20%	634	2,211,915	430,246	19%
	1994	1,499,801	28,415	2%	1,371	5,514,522	103,529	2%
	1995	2,035,433	60,736	3%	1,372	6,991,756	210,754	3%
	1996	2,079,825	104,057	5%	1,558	6,677,030	308,070	5%
	1997	2,617,587	212,400	8%	1,924	7,820,284	665,019	9%
	1998	4,122,790	399,244	10%	3,429	11,486,943	1,159,914	10%
	1999	6,199,341	887,196	14%	4,078	16,301,718	2,385,287	15%
	2000	7,365,357	1,187,209	16%	4,284	18,438,288	3,047,834	17%
	2001	7,758,900	1,832,801	24%	4,632	18,538,716	4,463,401	24%
	2002	9,662,912	3,843,469	40%	6,102	22,008,975	8,857,991	40%
	2003	13,482,266	2,227,233	17%	11,170	29,290,068	4,878,788	17%
	2004	18,015,295	2,965,428	16%	12,226	37,366,130	6,211,895	17%
	2005	19,564,714	4,391,387	22%	13,488	38,802,857	8,774,852	23%
	2006	20,118,446	5,623,259	28%	13,513	38,099,748	10,716,509	28%
	2007	19,923,913	6,899,518	35%	13,718	36,034,533	12,591,570	35%
	2008	19,614,754	5,229,358	27%	13,739	33,892,566	9,119,986	27%
	2009	18,925,127	6,673,343	35%	13,466	31,271,857	11,119,395	36%
	2010	17,972,559	11,830,937	66%	13,187	28,409,403	18,853,256	66%
	2011	17,433,407	8,089,437	46%	12,941	26,366,551	12,323,190	47%
	2012	18,071,325	9,631,138	53%	13,156	26,139,884	14,010,454	54%
Projected Future Experience (60 Years)	2013	17,464,290	7,623,082	44%	12,984	24,162,755	10,634,520	44%
	2014	16,095,932	13,848,920	86%	12,750	21,302,815	18,442,823	87%
	2015	15,368,545	18,435,850	120%	12,491	19,466,446	23,478,296	121%
	2016	15,024,941	13,368,869	89%	12,449	18,210,859	16,295,274	89%
	2017	14,391,602	14,883,947	103%	11,950	16,707,470	17,356,309	104%
	2018	13,865,780	16,151,812	116%	11,668	15,428,879	18,026,784	117%
	2019	14,255,598	21,968,338	154%	11,400	15,199,650	23,465,719	154%
	2020	14,872,292	20,527,721	138%	11,115	15,193,057	20,983,052	138%
	2021	14,421,260	17,436,455	121%	10,617	14,117,915	17,059,060	121%
	2022	14,301,311	18,482,011	129%	10,279	13,419,156	17,308,799	129%
	2023	13,662,272	19,747,618	145%	9,947	12,289,652	17,704,763	144%
	2024	12,756,362	21,061,079	165%	9,610	11,002,563	18,077,750	164%
	2025	11,951,096	22,390,375	187%	9,272	9,884,797	18,401,287	186%
	2026	11,221,723	23,858,065	213%	8,931	8,901,470	18,774,468	211%
	2027	10,534,696	25,392,800	241%	8,593	8,014,734	19,134,667	239%
	2028	9,793,388	26,929,584	275%	8,252	7,145,912	19,433,396	272%
	2029	9,152,311	28,507,552	311%	7,911	6,406,845	19,702,578	308%
	2030	8,532,627	30,066,008	352%	7,568	5,731,413	19,903,306	347%
	2031	7,929,402	31,952,592	403%	7,223	5,111,656	20,261,795	396%
	2032	7,338,773	33,818,314	461%	6,876	4,541,170	20,544,181	452%
	2033	6,764,480	35,517,887	525%	6,528	4,018,757	20,673,062	514%
	2034	6,207,640	37,071,456	597%	6,180	3,541,520	20,676,426	584%
	2035	5,670,142	38,468,348	678%	5,833	3,107,142	20,562,396	662%
	2036	5,153,705	39,639,790	769%	5,487	2,713,263	20,308,512	748%
	2037	4,660,069	40,575,768	871%	5,144	2,357,632	19,927,549	845%
	2038	4,191,638	41,110,426	981%	4,807	2,038,386	19,357,180	950%
	2039	3,750,191	41,296,886	1,101%	4,476	1,753,425	18,647,083	1,063%
	2040	3,336,834	41,258,156	1,236%	4,153	1,500,422	17,866,978	1,191%
	2041	2,952,392	40,843,329	1,383%	3,840	1,277,054	16,963,907	1,328%
	2042	2,597,664	40,128,105	1,545%	3,538	1,081,154	15,988,925	1,479%
	2043	2,272,963	39,044,055	1,718%	3,250	910,487	14,924,946	1,639%
	2044	1,977,987	37,685,984	1,905%	2,975	762,764	13,823,382	1,812%
	2045	1,711,956	36,156,144	2,112%	2,715	635,702	12,727,112	2,002%
	2046	1,473,762	34,442,503	2,337%	2,471	527,094	11,633,868	2,207%
	2047	1,262,360	32,605,927	2,583%	2,243	434,962	10,570,538	2,430%
	2048	1,076,084	30,542,918	2,838%	2,030	357,295	9,502,995	2,660%
	2049	913,069	28,328,735	3,103%	1,834	292,220	8,461,394	2,896%
	2050	771,268	26,153,452	3,391%	1,653	237,993	7,499,374	3,151%
	2051-2055	2,336,257	98,394,597	4,212%	6,057	656,713	25,268,826	3,848%
	2056-2060	907,410	54,980,828	6,059%	3,454	214,925	11,664,212	5,427%
	2061-2065	324,873	28,217,728	8,686%	1,870	65,493	5,009,459	7,649%
	2066-2070	108,850	13,300,118	12,219%	913	18,766	1,988,941	10,599%
	2071-2075	34,904	5,652,365	16,194%	376	5,119	718,450	14,034%
	2076-2080	10,383	2,137,495	20,586%	125	1,296	237,698	18,338%
History		348,377,583	199,037,135	57%	256,906	587,415,350	278,914,718	47%
Future		192,062,100	1,163,195,452	606%	187,030	135,076,867	551,309,265	408%
Lifetime		540,439,683	1,362,232,586	252%	443,936	722,492,217	830,223,983	115%

Exhibit I-b
MedAmerica and Affinity Partners
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience After Requested Rate Increase
Series 11 and Prior Policy Forms

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Earned Premium	Incurred Claims	Incurred Loss Ratio		Earned Premium	Incurred Claims	Incurred Loss Ratio
Historical Experience	1992	17,324	0	0%	111	79,677	0	0%
	1993	557,528	112,031	20%	634	2,211,915	430,246	19%
	1994	1,499,801	28,415	2%	1,371	5,514,522	103,529	2%
	1995	2,035,433	60,736	3%	1,372	6,991,756	210,754	3%
	1996	2,079,825	104,057	5%	1,558	6,677,030	308,070	5%
	1997	2,617,587	212,400	8%	1,924	7,820,284	665,019	9%
	1998	4,122,790	399,244	10%	3,429	11,486,943	1,159,914	10%
	1999	6,199,341	887,196	14%	4,078	16,301,718	2,385,287	15%
	2000	7,365,357	1,187,209	16%	4,284	18,438,288	3,047,834	17%
	2001	7,758,900	1,832,801	24%	4,632	18,538,716	4,463,401	24%
	2002	9,662,912	3,843,469	40%	6,102	22,008,975	8,857,991	40%
	2003	13,482,266	2,227,233	17%	11,170	29,290,068	4,878,788	17%
	2004	18,015,295	2,965,428	16%	12,226	37,366,130	6,211,895	17%
	2005	19,564,714	4,391,387	22%	13,488	38,802,857	8,774,852	23%
	2006	20,118,446	5,623,259	28%	13,513	38,099,748	10,716,509	28%
	2007	19,923,913	6,899,518	35%	13,718	36,034,533	12,591,570	35%
	2008	19,614,754	5,229,358	27%	13,739	33,892,566	9,119,986	27%
	2009	18,925,127	6,673,343	35%	13,466	31,271,857	11,119,395	36%
	2010	17,972,559	11,830,937	66%	13,187	28,409,403	18,853,256	66%
	2011	17,433,407	8,089,437	46%	12,941	26,366,551	12,323,190	47%
	2012	18,071,325	9,631,138	53%	13,156	26,139,884	14,010,454	54%
Projected Future Experience (60 Years)	2013	17,464,290	7,623,082	44%	12,984	24,162,755	10,634,520	44%
	2014	16,095,932	13,848,920	86%	12,750	21,302,815	18,442,823	87%
	2015	15,368,545	18,435,850	120%	12,491	19,466,446	23,478,296	121%
	2016	15,024,941	13,368,869	89%	12,449	18,210,859	16,295,274	89%
	2017	14,391,602	14,883,947	103%	11,950	16,707,470	17,356,309	104%
	2018	13,865,780	16,151,812	116%	11,668	15,428,879	18,026,784	117%
	2019	14,255,598	21,968,338	154%	11,400	15,199,650	23,465,719	154%
	2020	14,872,292	20,527,721	138%	11,115	15,193,057	20,983,052	138%
	2021	14,421,260	17,436,455	121%	10,617	14,117,915	17,059,060	121%
	2022	14,226,736	18,401,431	129%	10,279	13,349,328	17,233,362	129%
	2023	19,000,456	16,701,184	88%	9,344	17,081,311	14,974,933	88%
	2024	23,653,079	16,667,564	70%	8,973	20,385,627	14,307,121	70%
	2025	22,743,813	17,622,759	77%	8,654	18,796,472	14,482,989	77%
	2026	21,334,571	18,797,537	88%	8,337	16,906,337	14,792,172	87%
	2027	20,014,832	20,038,283	100%	8,026	15,208,585	15,099,780	99%
	2028	18,585,539	21,291,859	115%	7,712	13,541,434	15,365,044	113%
	2029	17,344,622	22,587,337	130%	7,399	12,120,959	15,610,971	129%
	2030	16,148,304	23,875,896	148%	7,085	10,825,714	15,805,548	146%
	2031	14,985,922	25,434,803	170%	6,769	9,639,272	16,128,570	167%
	2032	13,847,714	26,989,039	195%	6,450	8,547,629	16,395,018	192%
	2033	12,743,566	28,415,474	223%	6,129	7,550,097	16,538,284	219%
	2034	11,674,942	29,727,004	255%	5,808	6,640,475	16,578,795	250%
	2035	10,645,536	30,914,179	290%	5,487	5,814,189	16,522,471	284%
	2036	9,658,714	31,920,383	330%	5,167	5,066,583	16,350,649	323%
	2037	8,717,676	32,738,374	376%	4,850	4,393,117	16,074,272	366%
	2038	7,827,063	33,224,457	424%	4,537	3,790,097	15,638,643	413%
	2039	6,989,937	33,418,988	478%	4,229	3,253,209	15,083,336	464%
	2040	6,208,088	33,429,873	538%	3,929	2,777,748	14,468,851	521%
	2041	5,482,636	33,142,199	604%	3,638	2,358,996	13,755,667	583%
	2042	4,814,708	32,599,207	677%	3,357	1,992,593	12,978,013	651%
	2043	4,204,553	31,760,817	755%	3,087	1,674,106	12,128,615	724%
	2044	3,651,401	30,673,635	840%	2,830	1,399,072	11,238,164	803%
	2045	3,153,544	29,449,696	934%	2,587	1,163,055	10,352,564	890%
	2046	2,708,574	28,083,753	1,037%	2,357	961,754	9,471,557	985%
	2047	2,314,516	26,616,903	1,150%	2,143	791,419	8,614,255	1,088%
	2048	1,968,062	24,957,790	1,268%	1,943	648,197	7,750,747	1,196%
	2049	1,665,467	23,157,379	1,390%	1,758	528,488	6,902,941	1,306%
	2050	1,402,832	21,391,903	1,525%	1,587	429,001	6,120,994	1,427%
	2051-2055	4,211,488	80,439,372	1,910%	5,840	1,172,212	20,612,253	1,758%
	2056-2060	1,599,904	44,966,741	2,811%	3,356	374,771	9,516,790	2,539%
	2061-2065	556,886	23,307,247	4,185%	1,830	111,167	4,120,951	3,707%
	2066-2070	181,772	11,169,441	6,145%	897	31,148	1,656,274	5,317%
	2071-2075	57,428	4,767,007	8,301%	370	8,398	598,471	7,126%
	2076-2080	17,064	1,765,376	10,345%	123	2,125	193,761	9,119%
History		348,377,583	199,037,135	57%	256,906	587,415,350	278,914,718	47%
Future		328,763,206	947,881,346	288%	177,481	223,452,601	450,521,885	202%
Lifetime		677,140,788	1,146,918,481	169%	434,387	810,867,951	729,436,603	90%

Exhibit II
Demonstration that the Requested Cumulative Rate Increase Passes the 64%/85% Loss Ratio Minimum
MedAmerica and Affinity Partners' Nationwide Experience with Prior Approved Increases
Series 11 and Prior Policy Forms

1	Accumulated value of initial earned premium	547,218,444	x	64%	=	349,568,697
2a	Accumulated value of earned premium	587,415,350				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	40,196,906	x	85%	=	34,167,370
3	Present value of future projected initial earned premium	49,545,889	x	64%	=	31,650,417
4a	Present value of future projected premium	223,452,601				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	173,906,712	x	85%	=	147,820,705
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					563,207,190
6a	Accumulated value of incurred claims without the inclusion of active life reserves					278,914,718
6b	Present value of future projected incurred claims without the inclusion of active life reserves					518,100,168
7	Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b					797,014,886
8	Test: 7 is not less than 5					Pass

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 3.5% to 5.5%.
Future projected initial earned premium schedule (i.e., without the requested rate increase) reflects the assumed impact of CBUL and RBO.
The future projected incurred claims (item 6b) were increased by 15% to reflect assumptions with moderately adverse experience.

Exhibit III
MedAmerica and Affinity Partners
Original Pricing Assumptions
Series 11 and Prior Policy Forms

Morbidity	
Prior to Series 11	<p>For Series 5, the original pricing expected nursing home incidence probabilities and continuance tables were developed from a number of sources, but primarily using data published by the Connecticut Department of Health Services. The 1985 National Nursing Home Survey was also used. Selected frequencies were adjusted up for up to the first 12 years following issue to reflect the favorable morbidity expected as a result of the underwriting process. Frequency and length of treatment of the home care and adult day care benefit were based on the 1982 National Long-Term Care Survey. They are adjusted to reflect the effects of elimination periods, policy maximums, and eligibility standards.</p> <p>For Series 8 and 9, the Institutional Benefit probabilities were developed using source data from the 1977 and 1985 National Nursing Home Surveys. The Home and Community Benefits were developed using source data from the 1989 National Long-Term Care Survey. Adjustments were made to the source data to reflect the selection effect of underwriting and the non-duplication of benefits with other payment sources.</p>
Series 11	<p>The original pricing expected nursing home and home care incidence probabilities and continuance tables were taken from the 1997 Milliman <i>Long-Term Care Guidelines (Guidelines)</i> and adjusted for MedAmerica's experience available at the time this rate schedule was developed relative to the 1997 <i>Guidelines</i>. All values were adjusted to reflect the effects of product types, elimination periods, policy maximums, and the eligibility standards.</p>
Mortality	
Prior to Series 11	<p>Series 5 policy forms used the 1965-70 US Society of Actuaries Basic Mortality Table without selection.</p> <p>Series 8 and Series 9 policy forms used the 1980 Commissioners Standard Ordinary Basic Mortality Tables assuming a gender mix of 60% female and 40% male and without selection.</p>
Series 11 Individual	1980 Commissioners Standard Ordinary Basic Mortality Table.
Series 11 Group	Premier Group policy forms use the 1980 Commissioners Standard Ordinary Basic Mortality Table. TNSE policy forms use the 1983 GAM Static table.

Exhibit III
MedAmerica and Affinity Partners
Original Pricing Assumptions
Series 11 and Prior Policy Forms

Prior to Series 11

Lapse Probabilities

Lapse probabilities vary by policy form series, duration, premium payment option, and issue age.

Series 5 Lapse Probabilities											
Duration	Issue Age										
	<61	61	62	63	64	65	66	67	68	69	70+
1	20.00%	19.00%	18.00%	17.00%	16.00%	15.00%	14.00%	13.00%	12.00%	11.00%	10.00%
2	15.00%	14.00%	13.00%	12.00%	11.00%	10.00%	9.00%	8.00%	7.00%	6.00%	5.00%
3	10.00%	9.40%	8.80%	8.20%	7.60%	7.00%	6.40%	5.80%	5.20%	4.60%	4.00%
4	8.00%	7.60%	7.20%	6.80%	6.40%	6.00%	5.60%	5.20%	4.80%	4.40%	4.00%
5	6.00%	5.70%	5.40%	5.10%	4.80%	4.50%	4.20%	3.90%	3.60%	3.30%	3.00%
6	5.00%	4.80%	4.60%	4.40%	4.20%	4.00%	3.80%	3.60%	3.40%	3.20%	3.00%
7	5.00%	4.80%	4.60%	4.40%	4.20%	4.00%	3.80%	3.60%	3.40%	3.20%	3.00%
8	5.00%	4.80%	4.60%	4.40%	4.20%	4.00%	3.80%	3.60%	3.40%	3.20%	3.00%
9+	5.00%	4.70%	4.40%	4.10%	3.80%	3.50%	3.20%	2.90%	2.60%	2.30%	2.00%

Series 8 Lapse Probabilities		
Duration	Issue Age	
	<85	85+
1	15.00%	12.00%
2	10.00%	8.00%
3	8.00%	6.40%
4	6.00%	4.80%
5+	5.00%	4.00%

Series 9 Lapse Probabilities											
Duration	Issue Age										
	<76	76	77	78	79	80	81	82	83	84	85+
1	15.00%	14.70%	14.40%	14.10%	13.80%	13.50%	13.20%	12.90%	12.60%	12.30%	12.00%
2	10.00%	9.80%	9.60%	9.40%	9.20%	9.00%	8.80%	8.60%	8.40%	8.20%	8.00%
3	8.00%	7.84%	7.68%	7.52%	7.36%	7.20%	7.04%	6.88%	6.72%	6.56%	6.40%
4	6.00%	5.88%	5.76%	5.64%	5.52%	5.40%	5.28%	5.16%	5.04%	4.92%	4.80%
5+	5.00%	4.90%	4.80%	4.70%	4.60%	4.50%	4.40%	4.30%	4.20%	4.10%	4.00%

Policy Form Series 8 and 9 issued business under a group trust in a small number of jurisdictions. The original pricing assumptions for claim costs, mortality, and interest did not vary between individual and group trust business but the original pricing voluntary termination probabilities did. The Series 8 and 9 group trust original pricing voluntary termination probabilities are shown in the following table:

Series 8 and 9 Group Trust										
Duration	Issue Age									
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
1	16.00%	15.00%	13.50%	12.00%	11.00%	10.00%	8.00%	6.00%	4.00%	3.00%
2	11.00%	10.00%	8.50%	7.00%	7.00%	7.00%	5.50%	4.50%	3.50%	3.00%
3	7.00%	6.00%	6.00%	6.00%	6.00%	6.00%	5.00%	4.50%	3.00%	2.00%
4	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	4.50%	3.00%	2.00%
5	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	4.50%	3.00%	2.00%
6	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	4.50%	3.00%	2.00%
7 +	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%

The original pricing voluntary lapse probabilities were expected to be 0.0% for durations 10 and later for policyholders who selected the 10-pay option.

Exhibit III
MedAmerica and Affinity Partners
Original Pricing Assumptions
Series 11 and Prior Policy Forms

Series 11

Lapse Probabilities

Lapse probabilities vary by duration, premium payment option, and issue age. Lapse probabilities for the lifetime payment option are provided in the tables below for Series 11 Individual, Premier Group, and TNSE policy forms.

Series 11 Individual						
Duration	Lapse Probabilities by Issue Age					
	<60	60-64	65-69	70-74	75-79	80+
1	10.00%	11.00%	12.00%	12.00%	12.00%	12.00%
2	7.00%	7.00%	7.00%	6.00%	4.00%	2.00%
3	5.00%	4.00%	3.00%	3.00%	3.00%	2.00%
4	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%
5	3.00%	2.00%	2.00%	2.00%	2.00%	2.00%
6+	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%

Premier Group						
Duration	Lapse Probabilities by Issue Age					
	<60	60-64	65-69	70-74	75-79	80+
1	10.00%	11.00%	12.00%	12.00%	12.00%	12.00%
2	7.00%	7.00%	7.00%	6.00%	4.00%	2.00%
3	5.00%	4.00%	3.00%	3.00%	3.00%	2.00%
4	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%
5	3.00%	2.00%	2.00%	2.00%	2.00%	2.00%
6+	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%

TNSE					
Duration	Lapse Probabilities by Issue Age				
	<60	60-64	65-69	70-79	80+
1	5.00%	5.00%	5.00%	4.00%	3.00%
2	5.00%	5.00%	5.00%	4.00%	3.00%
3	5.00%	4.00%	3.00%	3.00%	3.00%
4	4.00%	4.00%	3.00%	3.00%	3.00%
5	4.00%	3.00%	3.00%	3.00%	3.00%
6+	3.00%	3.00%	3.00%	3.00%	3.00%

For the 10-pay option, a reduction of 50% of these lapse probabilities is assumed for durations 1 to 6, and 0% lapse thereafter. For the 20-pay option, a reduction of 50% of these lapse probabilities is assumed for durations 1 to 13, and 0% lapse thereafter.

Exhibit III
MedAmerica and Affinity Partners
Original Pricing Assumptions
Series 11 and Prior Policy Forms

Series 11 and Prior	Benefit Expiry Probabilities
	Benefit expiry was not separated from the lapse assumption.
Prior to Series 11	Interest Rate
	Series 5 policy forms used an original pricing earnings rate assumption of 7.10% and Series 8 and 9 policy forms used an original pricing earnings rate assumption of 7.50%.
	An original pricing earnings rate assumption of 7.50% was assumed.
Series 11 Individual	Premier Group policy forms used an original pricing earnings rate assumption of 7.50% and TNSE policy forms used an original pricing earnings rate assumption of 6.00%.
Series 11 Group	
Series 11 and Prior	Improvement
	No mortality or morbidity improvement was assumed.

Exhibit IV-a-i
MedAmerica and Affinity Partners
Status of Filings as of April 19, 2022
All Jurisdictions in Which These Forms are In Force
Prior to Series 11 Policy Forms

Jurisdiction	Company	12/31/2020 Policies In Force ^[1]	12/31/2020 Annualized Premium ^[1]	First Round Nationwide Request			First Round Follow-Up			First Round 2nd Follow-Up		
				Requested Increase	Disposition Date	Average Filed Increase ^[2]	Requested Increase	Disposition Date	Average Filed Increase ^[2]	Requested Increase	Disposition Date	Average Filed Increase ^[2]
Arizona	MedAmerica	5	\$10,651	39%	4/15/2010	15%	Not Filed			Not Filed		
Arkansas	MedAmerica	1	\$1,685	Not Filed			Not Filed			Not Filed		
California	MedAmerica	1	\$1,476	Not Filed			Not Filed			Not Filed		
District of Columbia	MedAmerica	259	\$903,207	39%	6/30/2010	39%	No Follow-Up			No Follow-Up		
Idaho	MedAmerica	2	\$3,444	39%	11/8/2010	15%	Not Filed			Not Filed		
Illinois	MedAmerica	6	\$22,555	39%	4/19/2010	39%	No Follow-Up			No Follow-Up		
Indiana	MedAmerica	1	\$4,320	39%	Disapproved	0%	Not Filed			Not Filed		
Iowa	MedAmerica	215	\$610,945	39%	9/8/2010	20%	13%	11/8/2011	7%	8%	3/27/2014	8%
Louisiana	MedAmerica	1	\$910	39%	Disapproved	0%	Not Filed			Not Filed		
Maine	Affinity	6	\$8,327	Not Filed			Not Filed			Not Filed		
Maryland	MedAmerica	33	\$96,907	15%	6/15/2010	15%	15%	5/8/2012	15%	5%	12/4/2014	5%
Massachusetts	MedAmerica	1	\$2,482	Not Filed			Not Filed			Not Filed		
Michigan	MedAmerica	3	\$6,139	39%	1/19/2010	39%	No Follow-Up			No Follow-Up		
Minnesota	MedAmerica	6	\$16,960	39%	Disapproved	0%	Not Filed			Not Filed		
Mississippi	MedAmerica	26	\$63,425	25%	4/8/2010	25%	11%	1/6/2012	11%	No Follow-Up		
New Jersey	MedAmerica	10	\$32,384	39%	6/30/2010	39%	No Follow-Up			No Follow-Up		
New York	MedAmerica	1	\$3,032	Not Filed			Not Filed			Not Filed		
North Carolina	MedAmerica	23	\$28,310	39%	1/3/2011	25%	Not Filed			Not Filed		
	Affinity	1	\$1,586	Not Filed			Not Filed			Not Filed		
Ohio	MedAmerica	23	\$50,868	39%	3/4/2010	39%	No Follow-Up			No Follow-Up		
Pennsylvania	MedAmerica	76	\$178,558	39%	5/13/2010	39%	No Follow-Up			No Follow-Up		
South Dakota	MedAmerica	36	\$106,432	39%	3/9/2010	39%	No Follow-Up			No Follow-Up		
Vermont	MedAmerica	3	\$8,736	39%	Disapproved	0%	Not Filed			Not Filed		
Virginia	MedAmerica	4	\$16,291	Not Filed			Not Filed			Not Filed		
West Virginia	MedAmerica	1	\$1,784	39%	5/14/2010	25%	Not Filed			Not Filed		
Wisconsin	MedAmerica	3	\$10,609	10%	1/12/2011	10%	10%	2/18/2014	10%	Not Filed		
	Affinity	6	\$10,137	Not Filed			Not Filed			Not Filed		

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 2010 and April 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The rate increase level varies by benefit period and/or inflation option; average rate increase percentages are based on the distribution of in-force business at the time of the filing.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. "No Follow-Up" is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

Exhibit IV-a-ii
MedAmerica and Affinity Partners
Status of Filings as of April 19, 2022
All Jurisdictions in Which These Forms are In Force
Prior to Series 11 Policy Forms

Jurisdiction	Company	12/31/2020 Policies In Force ^[1]	12/31/2020 Annualized Premium ^[1]	Second Round Nationwide Request					Second Round Follow-Up				
				Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]
Arizona	MedAmerica	5	\$10,651	148%	Filed	7/21/2017	9/12/2018	44%	86%	Pending	4/8/2021		
Arkansas	MedAmerica	1	\$1,685		Not Filed					Not Filed			
California	MedAmerica	1	\$1,476		Not Filed					Not Filed			
District of Columbia	MedAmerica	259	\$903,207	96%	Filed	4/5/2017	5/8/2017	10%	10%	Filed	8/24/2018	12/19/2018	10%
Idaho	MedAmerica	2	\$3,444	247%	Withdrawn	7/27/2017	1/3/2019	0%	320%	Filed	6/24/2020	4/29/2021	0%
Illinois	MedAmerica	6	\$22,555	119%	Filed	6/7/2017	1/11/2018	119%		No Follow-Up			
Indiana	MedAmerica	1	\$4,320	135%	Disapproved	12/4/2018	8/26/2019	0%		Not Filed			
Iowa	MedAmerica	215	\$610,945	141%	Filed	3/31/2017	6/5/2017	18%	107%	Filed	8/17/2018	10/10/2018	30%
Louisiana	MedAmerica	1	\$910	299%	Disapproved	6/29/2017	10/16/2017	0%		Not Filed			
Maine	Affinity	6	\$8,327		Not Filed					Not Filed			
Maryland	MedAmerica	33	\$96,907	102%	Filed	5/1/2017	12/14/2017	15%	15%	Filed	8/28/2018	12/11/2018	13%
Massachusetts	MedAmerica	1	\$2,482	158%	Filed	8/4/2017	10/17/2018	40%		Not Filed			
Michigan	MedAmerica	3	\$6,139	124%	Filed	6/16/2017	6/27/2017	124%		No Follow-Up			
Minnesota	MedAmerica	6	\$16,960	184%	Filed	5/10/2017	9/19/2017	75%	76%	Filed	10/12/2020	6/9/2021	44%
Mississippi	MedAmerica	26	\$63,425	141%	Filed	7/28/2017	3/16/2018	25%	25%	Filed	8/24/2018	6/5/2019	13%
New Jersey	MedAmerica	10	\$32,384	80%	Filed	6/7/2017	1/11/2018	80%		No Follow-Up			
New York	MedAmerica	1	\$3,032		Not Filed					Not Filed			
North Carolina	MedAmerica	23	\$28,310	162%	Filed	5/9/2017	2/14/2018	25%	211%	Filed	11/11/2020	1/10/2022	33%
	Affinity	1	\$1,586		Not Filed					Not Filed			
Ohio	MedAmerica	23	\$50,868	92%	Filed	4/5/2017	6/29/2017	15%	15%	Filed	8/29/2018	2/4/2019	15%
Pennsylvania	MedAmerica	76	\$178,558	87%	Filed	3/9/2017	9/22/2017	20%	61%	Filed	8/21/2018	12/4/2018	20%
South Dakota	MedAmerica	36	\$106,432	166%	Filed	5/17/2017	6/30/2017	166%		No Follow-Up			
Vermont	MedAmerica	3	\$8,736	209%	Filed	6/8/2017	8/21/2019	57%		Not Filed			
Virginia	MedAmerica	4	\$16,291	263%	Filed	1/9/2018	9/3/2020	121%		Not Filed			
West Virginia	MedAmerica	1	\$1,784		Not Filed					Not Filed			
Wisconsin	MedAmerica	3	\$10,609	138%	Filed	6/26/2017	10/10/2017	138%		No Follow-Up			
	Affinity	6	\$10,137	135%	Filed	6/26/2017	10/10/2017	135%		No Follow-Up			

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 2010 and April 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The rate increase level varies by benefit period and/or inflation option; average rate increase percentages are based on the distribution of in-force business at the time of the filing.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. "No Follow-Up" is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

Exhibit IV-a-iii
MedAmerica and Affinity Partners
Status of Filings as of April 19, 2022
All Jurisdictions in Which These Forms are In Force
Prior to Series 11 Policy Forms

Jurisdiction	Company	12/31/2020 Policies In Force ^[1]	12/31/2020 Annualized Premium ^[1]	Second Round 2nd Follow-Up					Second Round 3rd Follow-Up				
				Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]
Arizona	MedAmerica	5	\$10,651										
Arkansas	MedAmerica	1	\$1,685		Not Filed					Not Filed			
California	MedAmerica	1	\$1,476		Not Filed					Not Filed			
District of Columbia	MedAmerica	259	\$903,207	10%	Filed	2/26/2020	9/29/2020	10%	10%	Filed	8/25/2021	12/26/2021	10%
Idaho	MedAmerica	2	\$3,444		Not Filed					Not Filed			
Illinois	MedAmerica	6	\$22,555		No Follow-Up					No Follow-Up			
Indiana	MedAmerica	1	\$4,320		Not Filed					Not Filed			
Iowa	MedAmerica	215	\$610,945	91%	Filed	10/14/2020	1/27/2021	18%		Not Filed			
Louisiana	MedAmerica	1	\$910		Not Filed					Not Filed			
Maine	Affinity	6	\$8,327		Not Filed					Not Filed			
Maryland	MedAmerica	33	\$96,907	108%	Filed	4/29/2020	1/12/2021	18%		Not Filed			
Massachusetts	MedAmerica	1	\$2,482		Not Filed					Not Filed			
Michigan	MedAmerica	3	\$6,139		No Follow-Up					No Follow-Up			
Minnesota	MedAmerica	6	\$16,960		Not Filed					Not Filed			
Mississippi	MedAmerica	26	\$63,425		Not Filed					Not Filed			
New Jersey	MedAmerica	10	\$32,384		No Follow-Up					No Follow-Up			
New York	MedAmerica	1	\$3,032		Not Filed					Not Filed			
North Carolina	MedAmerica	23	\$28,310		Not Filed					Not Filed			
	Affinity	1	\$1,586		Not Filed					Not Filed			
Ohio	MedAmerica	23	\$50,868	15%	Filed	6/24/2020	3/2/2022	15%					
Pennsylvania	MedAmerica	76	\$178,558	47%	Filed	1/10/2020	4/25/2020	10%	38%	Filed	3/5/2021	9/14/2021	13%
South Dakota	MedAmerica	36	\$106,432		No Follow-Up					No Follow-Up			
Vermont	MedAmerica	3	\$8,736		Not Filed					Not Filed			
Virginia	MedAmerica	4	\$16,291		Not Filed					Not Filed			
West Virginia	MedAmerica	1	\$1,784		Not Filed					Not Filed			
Wisconsin	MedAmerica	3	\$10,609		No Follow-Up					No Follow-Up			
	Affinity	6	\$10,137		No Follow-Up					No Follow-Up			

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 2010 and April 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The rate increase level varies by benefit period and/or inflation option; average rate increase percentages are based on the distribution of in-force business at the time of the filing.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. "No Follow-Up" is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

Exhibit IV-a-iv
MedAmerica and Affinity Partners
Status of Filings as of April 19, 2022
All Jurisdictions in Which These Forms are In Force
Prior to Series 11 Policy Forms

Jurisdiction	Company	12/31/2020 Policies In Force ^[1]	12/31/2020 Annualized Premium ^[1]	Current Round Nationwide Request					Average Cumulative Increase Filed ^[2]
				Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	
Arizona	MedAmerica	5	\$10,651						65%
Arkansas	MedAmerica	1	\$1,685		Not Filing				0%
California	MedAmerica	1	\$1,476		Not Filing				0%
District of Columbia	MedAmerica	259	\$903,207	216%	Not Yet Filed				104%
Idaho	MedAmerica	2	\$3,444		Not Filing				15%
Illinois	MedAmerica	6	\$22,555	59%	Pending	3/29/2022			204%
Indiana	MedAmerica	1	\$4,320		TBD				0%
Iowa	MedAmerica	215	\$610,945	212%	Pending	3/30/2022			151%
Louisiana	MedAmerica	1	\$910		Not Filing				0%
Maine	Affinity	6	\$8,327		Not Filing				0%
Maryland	MedAmerica	33	\$96,907		TBD				112%
Massachusetts	MedAmerica	1	\$2,482		TBD				40%
Michigan	MedAmerica	3	\$6,139	54%	Not Yet Filed				211%
Minnesota	MedAmerica	6	\$16,960		TBD				152%
Mississippi	MedAmerica	26	\$63,425	243%	Not Yet Filed				96%
New Jersey	MedAmerica	10	\$32,384	104%	Not Yet Filed				150%
New York	MedAmerica	1	\$3,032		Not Filing				0%
North Carolina	MedAmerica	23	\$28,310		TBD				108%
	Affinity	1	\$1,586		Not Filing				0%
Ohio	MedAmerica	23	\$50,868						111%
Pennsylvania	MedAmerica	76	\$178,558	96%	Not Yet Filed				149%
South Dakota	MedAmerica	36	\$106,432	70%	Pending	3/30/2022			269%
Vermont	MedAmerica	3	\$8,736		TBD				57%
Virginia	MedAmerica	4	\$16,291		Not Filing				121%
West Virginia	MedAmerica	1	\$1,784		Not Filing				25%
Wisconsin	MedAmerica	3	\$10,609	160%	Not Yet Filed				188%
	Affinity	6	\$10,137	81%	Not Yet Filed				135%

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 2010 and April 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The rate increase level varies by benefit period and/or inflation option; average rate increase percentages are based on the distribution of in-force business at the time of the filing.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. "No Follow-Up" is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

Exhibit IV-b-i
MedAmerica and Affinity Partners
Status of Filings as of April 19, 2022
All Jurisdictions in Which These Forms are In Force
Series 11 Individual Policy Forms

Jurisdiction	Company	12/31/2020 Policies In Force ^[1]	12/31/2020 Annualized Premium ^[1]	First Round Nationwide Request			First Round Follow-Up			First Round 2nd Follow-Up		
				Requested Increase	Disposition Date	Average Filed Increase ^[2]	Requested Increase	Disposition Date	Average Filed Increase ^[2]	Requested Increase	Disposition Date	Average Filed Increase ^[2]
Alabama	MedAmerica	10	\$38,551	39%	4/11/2011	10%	26%	9/4/2012	26%	No Follow-Up		
Arizona	MedAmerica	8	\$25,548	39%	Disapproved	0%	39%	5/14/2012	39%	No Follow-Up		
Colorado	MedAmerica	27	\$74,322	39%	11/5/2010	10%	26%	10/28/2013	26%	No Follow-Up		
Connecticut	MedAmerica	501	\$2,414,168	39%	Disapproved	0%	39%	Disapproved	0%	39%	Disapproved	0%
District of Columbia	MedAmerica	1,402	\$1,203,545	39%	6/30/2010	39%	No Follow-Up			No Follow-Up		
Georgia	MedAmerica	11	\$55,056	39%	4/20/2010	15%	21%	4/6/2011	10%	10%	12/23/2013	10%
Hawaii	MedAmerica	11	\$21,864	39%	7/5/2011	20%	16%	Disapproved	0%	Not Filed		
Idaho	MedAmerica	1	\$1,890	39%	Withdrawn	0%	Not Filed			Not Filed		
Illinois	MedAmerica	14	\$47,304	39%	4/28/2010	39%	No Follow-Up			No Follow-Up		
Indiana	MedAmerica	63	\$103,625	39%	Disapproved	0%	Not Filed			Not Filed		
Iowa	MedAmerica	98	\$310,286	39%	9/8/2010	20%	16%	3/27/2014	16%	No Follow-Up		
Kansas	MedAmerica	8	\$14,699	39%	5/26/2011	10%	25%	3/17/2015	25%	No Follow-Up		
Kentucky	MedAmerica	25	\$74,565	39%	5/28/2010	39%	No Follow-Up			No Follow-Up		
Louisiana	MedAmerica	7	\$11,255	39%	Disapproved	0%	Not Filed			Not Filed		
Maine	MedAmerica	6	\$21,477	Not Filed			Not Filed			Not Filed		
	Affinity	2	\$2,298	Not Filed			Not Filed			Not Filed		
Maryland	MedAmerica	40	\$124,406	15%	6/15/2010	15%	15%	5/8/2012	15%	5%	12/4/2014	5%
Massachusetts	MedAmerica	15	\$26,818	Not Filed			Not Filed			Not Filed		
Michigan	MedAmerica	10	\$22,268	39%	3/30/2010	39%	No Follow-Up			No Follow-Up		
Minnesota	MedAmerica	59	\$167,057	39%	Disapproved	0%	Not Filed			Not Filed		
Mississippi	MedAmerica	13	\$33,213	25%	4/13/2010	25%	11%	3/6/2012	11%	No Follow-Up		
Missouri	MedAmerica	4	\$14,023	39%	9/7/2010	39%	No Follow-Up			No Follow-Up		
Montana	MedAmerica	8	\$15,622	39%	8/3/2010	18%	18%	10/10/2012	18%	No Follow-Up		
Nebraska	MedAmerica	29	\$96,923	39%	1/28/2011	15%	21%	10/2/2012	21%	No Follow-Up		
Nevada	MedAmerica	2	\$3,088	Not Filed			Not Filed			Not Filed		
New Jersey	MedAmerica	90	\$366,666	39%	8/9/2010	18%	18%	8/21/2014	13%	Not Filed		
North Carolina	MedAmerica	8	\$31,012	39%	Disapproved	0%	39%	6/18/2014	15%	Not Filed		
North Dakota	MedAmerica	284	\$930,093	39%	5/28/2010	18%	18%	12/22/2011	12%	5%	5/2/2014	5%
Ohio	MedAmerica	17	\$36,578	39%	3/23/2010	39%	No Follow-Up			No Follow-Up		
Oklahoma	MedAmerica	2	\$4,967	39%	10/18/2010	10%	Not Filed			Not Filed		
Oregon	MedAmerica	5	\$17,513	39%	8/13/2010	20%	16%	12/11/2013	16%	No Follow-Up		
Pennsylvania	MedAmerica	83	\$301,771	39%	5/13/2010	39%	No Follow-Up			No Follow-Up		
South Carolina	MedAmerica	5	\$19,964	39%	11/12/2010	20%	Not Filed			Not Filed		
South Dakota	MedAmerica	58	\$192,505	39%	3/29/2010	39%	No Follow-Up			No Follow-Up		
Tennessee	MedAmerica	2	\$8,435	39%	3/4/2011	25%	11%	5/21/2014	11%	No Follow-Up		
Texas	MedAmerica	119	\$451,552	39%	Disapproved	0%	49%	6/10/2015	49%	Not Filed		
Vermont	MedAmerica	6	\$12,923	39%	Disapproved	0%	Not Filed			Not Filed		
Virginia	MedAmerica	10	\$35,045	Not Filed			Not Filed			Not Filed		
Washington	MedAmerica	95	\$290,174	39%	11/1/2010	30%	7%	1/31/2014	7%	No Follow-Up		
Wisconsin	MedAmerica	23	\$87,621	39%	9/6/2011	27%	9%	3/5/2014	9%	No Follow-Up		
	Affinity	4	\$5,530	Not Filed			Not Filed			Not Filed		
Wyoming	MedAmerica	2	\$1,823	Not Filed			Not Filed			Not Filed		

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 2010 and April 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The rate increase level varies by benefit period and/or inflation option; average rate increase percentages are based on the distribution of in-force business at the time of the filing.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. "No Follow-Up" is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

Exhibit IV-b-ii
MedAmerica and Affinity Partners
Status of Filings as of April 19, 2022
All Jurisdictions in Which These Forms are In Force
Series 11 Individual Policy Forms

Jurisdiction	Company	12/31/2020 Policies In Force ^[1]	12/31/2020 Annualized Premium ^[1]	Second Round Nationwide Request					Second Round Follow-Up				
				Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]
Alabama	MedAmerica	10	\$38,551	173%	Filed	7/5/2017	12/28/2017	24%	119%	Filed	8/20/2018	2/5/2021	15%
Arizona	MedAmerica	8	\$25,548	140%	Filed	7/21/2017	9/12/2018	66%	89%	Pending	4/8/2021		
Colorado	MedAmerica	27	\$74,322	93%	Filed	8/23/2017	10/23/2017	20%	93%	Pending	3/18/2020		
Connecticut	MedAmerica	501	\$2,414,168	147%	Filed	4/5/2017	6/27/2017	33%	85%	Filed	9/4/2018	10/1/2018	14%
District of Columbia	MedAmerica	1,402	\$1,203,545	88%	Filed	4/5/2017	5/8/2017	10%	10%	Filed	8/24/2018	12/19/2018	10%
Georgia	MedAmerica	11	\$55,056	144%	Filed	6/20/2017	7/31/2017	20%	112%	Filed	8/20/2018	11/8/2018	18%
Hawaii	MedAmerica	11	\$21,864	96%	Filed	11/10/2017	10/25/2019	96%		No Follow-Up			
Idaho	MedAmerica	1	\$1,890	299%	Withdrawn	7/27/2017	1/3/2019	0%	383%	Filed	6/24/2020	4/29/2021	40%
Illinois	MedAmerica	14	\$47,304	144%	Filed	6/7/2017	1/11/2018	144%		No Follow-Up			
Indiana	MedAmerica	63	\$103,625	157%	Disapproved	12/4/2018	8/26/2019	0%		Not Filed			
Iowa	MedAmerica	98	\$310,286	126%	Filed	3/31/2017	6/5/2017	18%	93%	Filed	8/17/2018	10/10/2018	30%
Kansas	MedAmerica	8	\$14,699	94%	Withdrawn	11/13/2019	12/30/2021			Not Filed			
Kentucky	MedAmerica	25	\$74,565	124%	Filed	7/11/2017	3/1/2018	30%	82%	Filed	4/29/2020	7/24/2020	17%
Louisiana	MedAmerica	7	\$11,255	299%	Disapproved	6/29/2017	10/16/2017	0%		Not Filed			
Maine	MedAmerica	6	\$21,477	78%	Filed	12/19/2017	7/25/2018	44%	30%	Filed	8/23/2021	12/10/2021	30%
	Affinity	2	\$2,298		Not Filed					Not Filed			
Maryland	MedAmerica	40	\$124,406	102%	Filed	5/1/2017	12/14/2017	15%	15%	Filed	8/28/2018	12/11/2018	13%
Massachusetts	MedAmerica	15	\$26,818	158%	Filed	8/4/2017	10/17/2018	40%		Not Filed			
Michigan	MedAmerica	10	\$22,268	74%	Filed	6/16/2017	6/27/2017	74%		No Follow-Up			
Minnesota	MedAmerica	59	\$167,057	207%	Filed	5/10/2017	9/19/2017	75%	150%	Filed	10/12/2020	6/9/2021	64%
Mississippi	MedAmerica	13	\$33,213	131%	Filed	7/28/2017	3/16/2018	25%	25%	Filed	8/24/2018	6/5/2019	13%
Missouri	MedAmerica	4	\$14,023	105%	Filed	6/26/2017	9/12/2017	43%	51%	Filed	9/12/2018	9/20/2018	51%
Montana	MedAmerica	8	\$15,622		Not Filed					Not Filed			
Nebraska	MedAmerica	29	\$96,923	144%	Filed	8/8/2017	6/29/2018	75%		Not Filed			
Nevada	MedAmerica	2	\$3,088		Not Filed					Not Filed			
New Jersey	MedAmerica	90	\$366,666	131%	Filed	4/24/2017	10/17/2017	31%	79%	Pending	12/17/2021		
North Carolina	MedAmerica	8	\$31,012	129%	Filed	5/9/2017	2/14/2018	95%	76%	Filed	11/11/2020	1/10/2022	22%
North Dakota	MedAmerica	284	\$930,093	150%	Filed	3/17/2017	4/24/2017	30%	91%	Filed	8/14/2018	10/8/2018	45%
Ohio	MedAmerica	17	\$36,578	76%	Filed	4/5/2017	6/29/2017	15%	15%	Filed	8/29/2018	2/4/2019	15%
Oklahoma	MedAmerica	2	\$4,967		Not Filed					Not Filed			
Oregon	MedAmerica	5	\$17,513	69%	Pending	6/30/2017							
Pennsylvania	MedAmerica	83	\$301,771	107%	Filed	3/9/2017	9/22/2017	20%	75%	Filed	8/21/2018	12/4/2018	20%
South Carolina	MedAmerica	5	\$19,964	116%	Filed	4/5/2017	5/16/2017	20%	84%	Filed	8/23/2018	7/18/2019	20%
South Dakota	MedAmerica	58	\$192,505	150%	Filed	5/17/2017	6/30/2017	150%		No Follow-Up			
Tennessee	MedAmerica	2	\$8,435	69%	Filed	2/23/2017	10/30/2017	44%	26%	Filed	11/21/2019	5/6/2020	15%
Texas	MedAmerica	119	\$451,552	90%	Filed	4/24/2018	12/21/2018	90%		No Follow-Up			
Vermont	MedAmerica	6	\$12,923	216%	Filed	6/8/2017	8/21/2019	60%		Not Filed			
Virginia	MedAmerica	10	\$35,045	202%	Filed	1/9/2018	9/3/2020	111%		Not Filed			
Washington	MedAmerica	95	\$290,174	101%	Filed	4/20/2017	1/29/2020	26%	26%	Filed	3/24/2021	3/11/2022	26%
Wisconsin	MedAmerica	23	\$87,621	108%	Filed	6/26/2017	10/10/2017	108%		No Follow-Up			
	Affinity	4	\$5,530	179%	Filed	6/26/2017	10/10/2017	179%		No Follow-Up			
Wyoming	MedAmerica	2	\$1,823		Not Filed					Not Filed			

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 2010 and April 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The rate increase level varies by benefit period and/or inflation option; average rate increase percentages are based on the distribution of in-force business at the time of the filing.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. "No Follow-Up" is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

Exhibit IV-b-iii
MedAmerica and Affinity Partners
Status of Filings as of April 19, 2022
All Jurisdictions in Which These Forms are In Force
Series 11 Individual Policy Forms

Jurisdiction	Company	12/31/2020 Policies In Force ^[1]	12/31/2020 Annualized Premium ^[1]	Second Round 2nd Follow-Up					Second Round 3rd Follow-Up				
				Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]
Alabama	MedAmerica	10	\$38,551		Not Filed					Not Filed			
Arizona	MedAmerica	8	\$25,548										
Colorado	MedAmerica	27	\$74,322										
Connecticut	MedAmerica	501	\$2,414,168	99%	Filed	2/10/2020	5/5/2020	34%		Not Filed			
District of Columbia	MedAmerica	1,402	\$1,203,545	10%	Filed	2/26/2020	9/29/2020	10%	10%	Filed	8/25/2021	12/26/2021	10%
Georgia	MedAmerica	11	\$55,056	111%	Filed	11/13/2019	2/19/2020	10%	103%	Filed	10/19/2020	11/24/2020	12%
Hawaii	MedAmerica	11	\$21,864		No Follow-Up					No Follow-Up			
Idaho	MedAmerica	1	\$1,890		Not Filed					Not Filed			
Illinois	MedAmerica	14	\$47,304		No Follow-Up					No Follow-Up			
Indiana	MedAmerica	63	\$103,625		Not Filed					Not Filed			
Iowa	MedAmerica	98	\$310,286	73%	Filed	10/14/2020	1/27/2021	18%		Not Filed			
Kansas	MedAmerica	8	\$14,699		Not Filed					Not Filed			
Kentucky	MedAmerica	25	\$74,565	61%	Filed	7/22/2021	10/12/2021	27%		Not Filed			
Louisiana	MedAmerica	7	\$11,255		Not Filed					Not Filed			
Maine	MedAmerica	6	\$21,477		Not Filed					Not Filed			
	Affinity	2	\$2,298		Not Filed					Not Filed			
Maryland	MedAmerica	40	\$124,406	105%	Filed	4/29/2020	1/12/2021	16%		Not Filed			
Massachusetts	MedAmerica	15	\$26,818		Not Filed					Not Filed			
Michigan	MedAmerica	10	\$22,268		No Follow-Up					No Follow-Up			
Minnesota	MedAmerica	59	\$167,057		Not Filed					Not Filed			
Mississippi	MedAmerica	13	\$33,213		Not Filed					Not Filed			
Missouri	MedAmerica	4	\$14,023		No Follow-Up					No Follow-Up			
Montana	MedAmerica	8	\$15,622		Not Filed					Not Filed			
Nebraska	MedAmerica	29	\$96,923		Not Filed					Not Filed			
Nevada	MedAmerica	2	\$3,088		Not Filed					Not Filed			
New Jersey	MedAmerica	90	\$366,666										
North Carolina	MedAmerica	8	\$31,012		Not Filed					Not Filed			
North Dakota	MedAmerica	284	\$930,093		Not Filed					Not Filed			
Ohio	MedAmerica	17	\$36,578	15%	Filed	6/24/2020	3/2/2022	15%					
Oklahoma	MedAmerica	2	\$4,967		Not Filed					Not Filed			
Oregon	MedAmerica	5	\$17,513										
Pennsylvania	MedAmerica	83	\$301,771	65%	Filed	1/10/2020	4/25/2020	14%	47%	Filed	3/5/2021	9/14/2021	11%
South Carolina	MedAmerica	5	\$19,964	91%	Filed	1/22/2021	4/13/2021	16%		Not Filed			
South Dakota	MedAmerica	58	\$192,505		No Follow-Up					No Follow-Up			
Tennessee	MedAmerica	2	\$8,435	11%	Filed	1/11/2021	3/8/2021	7%		Not Filed			
Texas	MedAmerica	119	\$451,552		No Follow-Up					No Follow-Up			
Vermont	MedAmerica	6	\$12,923		Not Filed					Not Filed			
Virginia	MedAmerica	10	\$35,045		Not Filed					Not Filed			
Washington	MedAmerica	95	\$290,174										
Wisconsin	MedAmerica	23	\$87,621		No Follow-Up					No Follow-Up			
	Affinity	4	\$5,530		No Follow-Up					No Follow-Up			
Wyoming	MedAmerica	2	\$1,823		Not Filed					Not Filed			

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 2010 and April 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The rate increase level varies by benefit period and/or inflation option; average rate increase percentages are based on the distribution of in-force business at the time of the filing.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. "No Follow-Up" is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

Exhibit IV-b-iv
MedAmerica and Affinity Partners
Status of Filings as of April 19, 2022
All Jurisdictions in Which These Forms are In Force
Series 11 Individual Policy Forms

Jurisdiction	Company	12/31/2020 Policies In Force ^[1]	12/31/2020 Annualized Premium ^[1]	Current Round Nationwide Request					Average Cumulative Increase Filed ^[2]
				Requested Increase ^[3]	Status ^{[2],[4],[5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	
Alabama	MedAmerica	10	\$38,551	438%	Not Yet Filed				99%
Arizona	MedAmerica	8	\$25,548						131%
Colorado	MedAmerica	27	\$74,322						66%
Connecticut	MedAmerica	501	\$2,414,168		TBD				103%
District of Columbia	MedAmerica	1,402	\$1,203,545	173%	Not Yet Filed				104%
Georgia	MedAmerica	11	\$55,056	254%	Pending	2/16/2022			143%
Hawaii	MedAmerica	11	\$21,864		Not Filing				135%
Idaho	MedAmerica	1	\$1,890		Not Filing				40%
Illinois	MedAmerica	14	\$47,304	71%	Pending	3/29/2022			239%
Indiana	MedAmerica	63	\$103,625		TBD				0%
Iowa	MedAmerica	98	\$310,286	179%	Pending	3/30/2022			151%
Kansas	MedAmerica	8	\$14,699		Not Filing				38%
Kentucky	MedAmerica	25	\$74,565		TBD				169%
Louisiana	MedAmerica	7	\$11,255		Not Filing				0%
Maine	MedAmerica	6	\$21,477		TBD				87%
	Affinity	2	\$2,298		Not Filing				0%
Maryland	MedAmerica	40	\$124,406		TBD				108%
Massachusetts	MedAmerica	15	\$26,818		TBD				40%
Michigan	MedAmerica	10	\$22,268	50%	Not Yet Filed				142%
Minnesota	MedAmerica	59	\$167,057		TBD				186%
Mississippi	MedAmerica	13	\$33,213	365%	Not Yet Filed				96%
Missouri	MedAmerica	4	\$14,023	105%	Not Yet Filed				202%
Montana	MedAmerica	8	\$15,622		Not Filing				39%
Nebraska	MedAmerica	29	\$96,923	254%	Not Yet Filed				143%
Nevada	MedAmerica	2	\$3,088		Not Filing				0%
New Jersey	MedAmerica	90	\$366,666						74%
North Carolina	MedAmerica	8	\$31,012		TBD				173%
North Dakota	MedAmerica	284	\$930,093	180%	Pending	2/28/2022			162%
Ohio	MedAmerica	17	\$36,578						111%
Oklahoma	MedAmerica	2	\$4,967		Not Filing				10%
Oregon	MedAmerica	5	\$17,513						39%
Pennsylvania	MedAmerica	83	\$301,771	149%	Not Yet Filed				154%
South Carolina	MedAmerica	5	\$19,964	217%	Not Yet Filed				101%
South Dakota	MedAmerica	58	\$192,505	69%	Pending	3/30/2022			247%
Tennessee	MedAmerica	2	\$8,435	109%	Pending	3/10/2022			146%
Texas	MedAmerica	119	\$451,552	165%	Not Yet Filed				184%
Vermont	MedAmerica	6	\$12,923		TBD				60%
Virginia	MedAmerica	10	\$35,045		Not Filing				111%
Washington	MedAmerica	95	\$290,174						121%
Wisconsin	MedAmerica	23	\$87,621	132%	Not Yet Filed				190%
	Affinity	4	\$5,530	113%	Not Yet Filed				179%
Wyoming	MedAmerica	2	\$1,823		Not Filing				0%

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 2010 and April 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The rate increase level varies by benefit period and/or inflation option; average rate increase percentages are based on the distribution of in-force business at the time of the filing.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. "No Follow-Up" is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

Exhibit IV-c-i
MedAmerica and Affinity Partners
Status of Filings as of April 19, 2022
All Jurisdictions in Which These Forms are In Force
Series 11 Group Policy Forms

Jurisdiction	Company	12/31/2020 Policies In Force ^[1]	12/31/2020 Annualized Premium ^[1]	First Round Nationwide Request			First Round Follow-Up			First Round 2nd Follow-Up		
				Requested Increase	Disposition Date	Average Filed Increase ^[2]	Requested Increase	Disposition Date	Average Filed Increase ^[2]	Requested Increase	Disposition Date	Average Filed Increase ^[2]
Arizona ^[6]	MedAmerica	74	\$125,964	39%	3/16/2010	39%	No Follow-Up			No Follow-Up		
California	MedAmerica	12	\$15,342	39%	Withdrawn	0%	Not Filed			Not Filed		
Colorado ^[7]	MedAmerica	290	\$345,320	39%	11/5/2010	10%	26%	10/28/2013	26%	No Follow-Up		
Connecticut	MedAmerica	136	\$197,858	39%	Disapproved	0%	39%	Disapproved	0%	39%	Disapproved	0%
District of Columbia	MedAmerica	3	\$4,887	39%	Disapproved	0%	Not Filed			Not Filed		
Hawaii	MedAmerica	68	\$108,160	39%	6/7/2011	20%	16%	Disapproved	0%	Not Filed		
Illinois	MedAmerica	66	\$131,250	39%	4/28/2010	39%	No Follow-Up			No Follow-Up		
Indiana	MedAmerica	61	\$48,950	39%	Disapproved	0%	Not Filed			Not Filed		
Iowa	MedAmerica	19	\$31,554	39%	9/8/2010	3%	35%	4/4/2014	17%	15%	9/10/2015	15%
Kansas	MedAmerica	76	\$137,859	39%	5/26/2011	10%	49%	3/19/2015	49%	No Follow-Up		
Maryland	MedAmerica	2	\$2,759	15%	6/15/2010	15%	Not Filed			Not Filed		
Minnesota	MedAmerica	364	\$619,731	39%	Disapproved	0%	Not Filed			Not Filed		
Missouri	MedAmerica	6	\$9,070	39%	9/7/2010	39%	No Follow-Up			No Follow-Up		
Nebraska	MedAmerica	48	\$59,339	39%	1/28/2011	15%	21%	12/18/2012	21%	No Follow-Up		
New Jersey ^[6]	MedAmerica	9	\$23,974	39%	6/30/2010	39%	No Follow-Up			No Follow-Up		
North Dakota	MedAmerica	106	\$149,595	39%	5/28/2010	18%	18%	12/22/2011	12%	5%	5/21/2014	5%
Ohio	MedAmerica	16	\$21,711	39%	3/23/2010	39%	No Follow-Up			No Follow-Up		
Oregon	MedAmerica	11	\$24,220	39%	8/13/2010	20%	16%	12/11/2013	16%	No Follow-Up		
Pennsylvania	MedAmerica	63	\$149,569	39%	5/13/2010	39%	No Follow-Up			No Follow-Up		
South Dakota	MedAmerica	6	\$7,845	39%	3/9/2010	39%	No Follow-Up			No Follow-Up		
Tennessee ^[8]	MedAmerica	113	\$252,870	39%	3/4/2011	25%	11%	5/21/2014	11%	No Follow-Up		
	MedAmerica	2,148	\$4,706,751	30%	4/6/2011	30%	Not Filed			Not Filed		
Texas	MedAmerica	44	\$64,456	39%	Withdrawn	0%	68%	5/1/2015	68%	Not Filed		
Washington	MedAmerica	109	\$241,589	39%	11/1/2010	38%	Not Filed			Not Filed		
Wisconsin	MedAmerica	31	\$40,923	39%	9/6/2011	29%	8%	3/5/2014	8%	No Follow-Up		

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 2010 and April 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The rate increase level varies by benefit period and/or inflation option; average rate increase percentages are based on the distribution of in-force business at the time of the filing.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. "No Follow-Up" is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

[6] Jurisdiction does not require Group Long-Term Care rates to be filed before use.

[7] In Colorado, rate increases prior to 2020 exclude PERA business, which was excluded from data.

[8] In Tennessee, the first cohort listed (i.e., 113 lives) is for certificates issued on the Series 11 Group policy form; the second cohort listed (i.e., 2,148 lives) is for certificates issued on the Tennessee State Employees Group (TNSE) policy form. The TNSE certificates were issued to Tennessee state employees and their family members.

Exhibit IV-c-ii
MedAmerica and Affinity Partners
Status of Filings as of April 19, 2022
All Jurisdictions in Which These Forms are In Force
Series 11 Group Policy Forms

Jurisdiction	Company	12/31/2020 Policies In Force ^[1]	12/31/2020 Annualized Premium ^[1]	Second Round Nationwide Request					Second Round Follow-Up				
				Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]
Arizona ^[6]	MedAmerica	74	\$125,964	69%	Filed	7/21/2017	11/7/2017	69%		No Follow-Up			
California	MedAmerica	12	\$15,342		Not Filed					Not Filed			
Colorado ^[7]	MedAmerica	290	\$345,320	81%	Filed	8/23/2017	10/23/2017	20%	117%	Pending	3/18/2020		
Connecticut	MedAmerica	136	\$197,858	135%	Filed	4/5/2017	6/21/2017	18%	99%	Filed	9/4/2018	10/1/2018	10%
District of Columbia	MedAmerica	3	\$4,887	135%	Filed	4/5/2017	5/8/2017	10%	10%	Filed	8/24/2018	12/19/2018	10%
Hawaii	MedAmerica	68	\$108,160	96%	Filed	11/10/2017	11/22/2019	96%		No Follow-Up			
Illinois	MedAmerica	66	\$131,250	78%	Filed	6/7/2017	1/11/2018	78%		No Follow-Up			
Indiana	MedAmerica	61	\$48,950	135%	Disapproved	12/4/2018	8/26/2019	0%		Not Filed			
Iowa	MedAmerica	19	\$31,554	94%	Filed	3/31/2017	6/5/2017	18%	66%	Filed	8/17/2018	10/10/2018	30%
Kansas	MedAmerica	76	\$137,859	65%	Withdrawn	11/13/2019	12/30/2021			Not Filed			
Maryland	MedAmerica	2	\$2,759	104%	Withdrawn	5/1/2017	1/2/2018	0%		Not Filed			
Minnesota	MedAmerica	364	\$619,731	135%	Filed	5/10/2017	12/15/2017	44%	114%	Filed	10/12/2020	3/18/2021	73%
Missouri	MedAmerica	6	\$9,070	69%	Filed	6/26/2017	9/12/2017	32%	32%	Filed	9/12/2018	9/20/2018	32%
Nebraska	MedAmerica	48	\$59,339	69%	Filed	8/8/2017	6/29/2018	30%		Not Filed			
New Jersey ^[6]	MedAmerica	9	\$23,974	69%	Filed	4/24/2017	10/17/2017	69%		No Follow-Up			
North Dakota	MedAmerica	106	\$149,595	69%	Filed	3/17/2017	4/24/2017	30%	30%	Filed	8/14/2018	10/8/2018	30%
Ohio	MedAmerica	16	\$21,711	69%	Filed	4/5/2017	6/29/2017	15%	15%	Filed	8/29/2018	2/4/2019	15%
Oregon	MedAmerica	11	\$24,220	85%	Pending	6/30/2017							
Pennsylvania	MedAmerica	63	\$149,569	69%	Filed	3/9/2017	9/22/2017	20%	41%	Filed	8/21/2018	12/4/2018	20%
South Dakota	MedAmerica	6	\$7,845	69%	Filed	5/17/2017	6/30/2017	69%		No Follow-Up			
Tennessee ^[8]	MedAmerica	113	\$252,870	78%	Filed	2/23/2017	10/30/2017	48%	26%	Filed	11/21/2019	5/6/2020	16%
	MedAmerica	2,148	\$4,706,751	81%	Filed	2/23/2017	10/30/2017	44%	34%	Filed	11/21/2019	5/6/2020	21%
Texas	MedAmerica	44	\$64,456	45%	Disapproved	4/24/2018	7/3/2018	0%		Not Filed			
Washington	MedAmerica	109	\$241,589	85%	Filed	4/20/2017	1/29/2020	26%	26%	Filed	3/24/2021	3/11/2022	26%
Wisconsin	MedAmerica	31	\$40,923	69%	Filed	6/26/2017	10/10/2017	69%		No Follow-Up			

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 2010 and April 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The rate increase level varies by benefit period and/or inflation option; average rate increase percentages are based on the distribution of in-force business at the time of the filing.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. "No Follow-Up" is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

[6] Jurisdiction does not require Group Long-Term Care rates to be filed before use.

[7] In Colorado, rate increases prior to 2020 exclude PERA business, which was excluded from data.

[8] In Tennessee, the first cohort listed (i.e., 113 lives) is for certificates issued on the Series 11 Group policy form; the second cohort listed (i.e., 2,148 lives) is for certificates issued on the Tennessee State Employees Group (TNSE) policy form. The TNSE certificates were issued to Tennessee state employees and their family members.

Exhibit IV-c-iii
MedAmerica and Affinity Partners
Status of Filings as of April 19, 2022
All Jurisdictions in Which These Forms are In Force
Series 11 Group Policy Forms

Jurisdiction	Company	12/31/2020 Policies In Force ^[1]	12/31/2020 Annualized Premium ^[1]	Second Round 2nd Follow-Up					Second Round 3rd Follow-Up				
				Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]
Arizona ^[6]	MedAmerica	74	\$125,964		No Follow-Up					No Follow-Up			
California	MedAmerica	12	\$15,342		Not Filed					Not Filed			
Colorado ^[7]	MedAmerica	290	\$345,320										
Connecticut	MedAmerica	136	\$197,858	128%	Filed	2/10/2020	4/28/2020	10%	112%	Filed	6/10/2021	7/22/2021	23%
District of Columbia	MedAmerica	3	\$4,887	10%	Filed	2/26/2020	9/28/2020	10%	10%	Filed	8/25/2021	1/10/2022	10%
Hawaii	MedAmerica	68	\$108,160		No Follow-Up					No Follow-Up			
Illinois	MedAmerica	66	\$131,250		No Follow-Up					No Follow-Up			
Indiana	MedAmerica	61	\$48,950		Not Filed					Not Filed			
Iowa	MedAmerica	19	\$31,554	46%	Filed	10/14/2020	1/27/2021	18%		Not Filed			
Kansas	MedAmerica	76	\$137,859		Not Filed					Not Filed			
Maryland	MedAmerica	2	\$2,759		Not Filed					Not Filed			
Minnesota	MedAmerica	364	\$619,731		Not Filed					Not Filed			
Missouri	MedAmerica	6	\$9,070		No Follow-Up					No Follow-Up			
Nebraska	MedAmerica	48	\$59,339		Not Filed					Not Filed			
New Jersey ^[6]	MedAmerica	9	\$23,974		No Follow-Up					No Follow-Up			
North Dakota	MedAmerica	106	\$149,595		No Follow-Up					No Follow-Up			
Ohio	MedAmerica	16	\$21,711	15%	Filed	6/24/2020	12/11/2020	15%		Not Filed			
Oregon	MedAmerica	11	\$24,220										
Pennsylvania	MedAmerica	63	\$149,569	22%	Filed	1/10/2020	4/25/2020	20%	2%	Filed	3/5/2021	5/14/2021	2%
South Dakota	MedAmerica	6	\$7,845		No Follow-Up					No Follow-Up			
Tennessee ^[8]	MedAmerica	113	\$252,870	11%	Filed	1/11/2021	3/8/2021	6%		Not Filed			
	MedAmerica	2,148	\$4,706,751	13%	Filed	1/11/2021	3/8/2021	8%		Not Filed			
Texas	MedAmerica	44	\$64,456		Not Filed					Not Filed			
Washington	MedAmerica	109	\$241,589										
Wisconsin	MedAmerica	31	\$40,923		No Follow-Up					No Follow-Up			

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 2010 and April 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The rate increase level varies by benefit period and/or inflation option; average rate increase percentages are based on the distribution of in-force business at the time of the filing.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. "No Follow-Up" is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

[6] Jurisdiction does not require Group Long-Term Care rates to be filed before use.

[7] In Colorado, rate increases prior to 2020 exclude PERA business, which was excluded from data.

[8] In Tennessee, the first cohort listed (i.e., 113 lives) is for certificates issued on the Series 11 Group policy form; the second cohort listed (i.e., 2,148 lives) is for certificates issued on the Tennessee State Employees Group (TNSE) policy form. The TNSE certificates were issued to Tennessee state employees and their family members.

Exhibit IV-c-iv
MedAmerica and Affinity Partners
Status of Filings as of April 19, 2022
All Jurisdictions in Which These Forms are In Force
Series 11 Group Policy Forms

Jurisdiction	Company	12/31/2020 Policies In Force ^[1]	12/31/2020 Annualized Premium ^[1]	Current Round Nationwide Request					Average Cumulative Increase Filed ^[2]
				Requested Increase ^[3]	Status ^{[2][4][5]}	Date Submitted	Disposition Date	Average Filed Increase ^[2]	
Arizona ^[6]	MedAmerica	74	\$125,964	127%	Not Yet Filed				135%
California	MedAmerica	12	\$15,342		Not Filing				0%
Colorado ^[7]	MedAmerica	290	\$345,320						67%
Connecticut	MedAmerica	136	\$197,858		TBD				75%
District of Columbia	MedAmerica	3	\$4,887	285%	Not Yet Filed				46%
Hawaii	MedAmerica	68	\$108,160		Not Filing				135%
Illinois	MedAmerica	66	\$131,250	51%	Pending	3/29/2022			148%
Indiana	MedAmerica	61	\$48,950		TBD				0%
Iowa	MedAmerica	19	\$31,554	164%	Pending	3/30/2022			151%
Kansas	MedAmerica	76	\$137,859	237%	Not Yet Filed				64%
Maryland	MedAmerica	2	\$2,759		Not Filing				15%
Minnesota	MedAmerica	364	\$619,731		TBD				149%
Missouri	MedAmerica	6	\$9,070	129%	Not Yet Filed				142%
Nebraska	MedAmerica	48	\$59,339	186%	Not Yet Filed				81%
New Jersey ^[6]	MedAmerica	9	\$23,974	133%	Not Yet Filed				135%
North Dakota	MedAmerica	106	\$149,595	106%	Pending	2/28/2022			135%
Ohio	MedAmerica	16	\$21,711	148%	Not Yet Filed				111%
Oregon	MedAmerica	11	\$24,220						39%
Pennsylvania	MedAmerica	63	\$149,569	87%	Not Yet Filed				145%
South Dakota	MedAmerica	6	\$7,845	9%	Pending	3/30/2022			135%
Tennessee ^[8]	MedAmerica	113	\$252,870	105%	Pending	3/10/2022			153%
	MedAmerica	2,148	\$4,706,751	79%	Pending	3/10/2022			145%
Texas	MedAmerica	44	\$64,456	194%	Not Yet Filed				68%
Washington	MedAmerica	109	\$241,589						119%
Wisconsin	MedAmerica	31	\$40,923	69%	Not Yet Filed				135%

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use between January 2010 and April 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

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[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. "No Follow-Up" is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

[6] Jurisdiction does not require Group Long-Term Care rates to be filed before use.

[7] In Colorado, rate increases prior to 2020 exclude PERA business, which was excluded from data.

[8] In Tennessee, the first cohort listed (i.e., 113 lives) is for certificates issued on the Series 11 Group policy form; the second cohort listed (i.e., 2,148 lives) is for certificates issued on the Tennessee State Employees Group (TNSE) policy form. The TNSE certificates were issued to Tennessee state employees and their family members.

Exhibit V
MedAmerica and Affinity Partners
2017 Nationwide Filing Assumptions
Series 11 and Prior Policy Forms

	Morbidity																																																				
Series 11 and Prior	Expected claim costs are developed using the 2014 Milliman <i>Long-Term Care Guidelines (Guidelines)</i> with adjustments for individual vs. group underwriting selection and an all-lives exposure basis. The claim costs are further adjusted based on historical claim experience by policy form group, attained age, duration, and coverage type, to the extent credible. One year of retrospective improvement was applied to bring these assumptions forward to 2015 using scalars of 0.990 for females and 0.985 for males.																																																				
	Mortality																																																				
Series 11 and Prior	1994 Group Annuitant Mortality (GAM) Static gender-distinct table with 21 years of retrospective improvement applied to bring this table forward to 2015 using scalars of 0.900 for females and 0.810 for males. These mortality probabilities are further adjusted based on historical mortality experience by individual/group, issue age band, and duration. Tables providing these adjustment factors are provided in Exhibit V-i.																																																				
	Lapse Probabilities																																																				
Series 11 and Prior	Voluntary lapse probabilities (excludes benefit expiry) vary by policy duration and policy form group.																																																				
	<table><tr><th colspan="4">Lifetime-Pay Lapse Probabilities</th></tr><tr><th></th><th>Prior to Series 11</th><th>Series 11 Individual</th><th>Series 11 Group</th></tr><tr><td>Duration</td><td></td><td></td><td></td></tr><tr><td>1</td><td>16.50%</td><td>8.50%</td><td>6.50%</td></tr><tr><td>2</td><td>8.50%</td><td>4.00%</td><td>6.00%</td></tr><tr><td>3</td><td>5.00%</td><td>2.75%</td><td>4.00%</td></tr><tr><td>4</td><td>3.50%</td><td>2.00%</td><td>3.50%</td></tr><tr><td>5</td><td>2.00%</td><td>1.50%</td><td>3.00%</td></tr><tr><td>6</td><td>1.50%</td><td>1.25%</td><td>2.50%</td></tr><tr><td>7</td><td>1.50%</td><td>1.25%</td><td>2.00%</td></tr><tr><td>8</td><td>1.50%</td><td>1.00%</td><td>1.50%</td></tr><tr><td>9</td><td>1.50%</td><td>0.75%</td><td>1.30%</td></tr><tr><td>10+</td><td>1.00%</td><td>0.60%</td><td>1.30%</td></tr></table>	Lifetime-Pay Lapse Probabilities					Prior to Series 11	Series 11 Individual	Series 11 Group	Duration				1	16.50%	8.50%	6.50%	2	8.50%	4.00%	6.00%	3	5.00%	2.75%	4.00%	4	3.50%	2.00%	3.50%	5	2.00%	1.50%	3.00%	6	1.50%	1.25%	2.50%	7	1.50%	1.25%	2.00%	8	1.50%	1.00%	1.50%	9	1.50%	0.75%	1.30%	10+	1.00%	0.60%	1.30%
	Lifetime-Pay Lapse Probabilities																																																				
		Prior to Series 11	Series 11 Individual	Series 11 Group																																																	
	Duration																																																				
	1	16.50%	8.50%	6.50%																																																	
	2	8.50%	4.00%	6.00%																																																	
	3	5.00%	2.75%	4.00%																																																	
	4	3.50%	2.00%	3.50%																																																	
	5	2.00%	1.50%	3.00%																																																	
6	1.50%	1.25%	2.50%																																																		
7	1.50%	1.25%	2.00%																																																		
8	1.50%	1.00%	1.50%																																																		
9	1.50%	0.75%	1.30%																																																		
10+	1.00%	0.60%	1.30%																																																		
	For the 10-pay option, a reduction of 65% of these lapse probabilities is assumed for durations 1 to 4, a reduction of 70% of these lapse probabilities is assumed for durations 5 to 8, and 0% lapse thereafter. For the 20-pay option, a reduction of 50% of these lapse probabilities is assumed for durations 1 to 8, a reduction of 75% of these lapse probabilities is assumed for durations 9 to 15, and 0% lapse thereafter.																																																				
	Benefit Expiry Probabilities																																																				
Series 11 and Prior	Benefit expiry probabilities reflect assumed policy termination due to exhaustion of benefits on limited benefit period policies. The probabilities are based on the 2014 <i>Guidelines</i> with adjustments for historical benefit expiry experience and vary by gender, benefit period, and attained age. A table containing the benefit expiry probabilities is provided in Exhibit V-ii.																																																				
	Interest Rate																																																				
Series 11 and Prior	5.00%																																																				
	Improvement																																																				
Series 11 and Prior	Annual improvement in the mortality and morbidity assumptions is assumed for 15 years starting in 2016. Annual mortality improvement is assumed to be 0.5% and 1.0% for females and males, respectively. Annual morbidity improvement is assumed to be 1.0% and 1.5% for females and males, respectively.																																																				

Exhibit V-i
Mortality Durational Adjustment Factors
MedAmerica and Affinity Partners
2017 Nationwide Filing Assumptions
Series 11 and Prior Policy Forms

Individual Business												
Duration ^[1]	Issue Age											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
1	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	20%
2	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	35%	30%
3	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	40%	45%
4	43%	43%	43%	43%	43%	43%	43%	43%	44%	45%	45%	50%
5	46%	46%	46%	46%	46%	46%	46%	46%	48%	50%	50%	55%
6	49%	49%	49%	49%	49%	49%	49%	49%	52%	55%	55%	60%
7	52%	52%	52%	52%	52%	52%	52%	52%	56%	60%	60%	65%
8	55%	55%	55%	55%	55%	55%	55%	55%	60%	65%	65%	70%
9	56%	56%	56%	56%	56%	56%	56%	56%	61%	68%	69%	76%
10	57%	57%	57%	57%	57%	57%	57%	57%	62%	71%	73%	82%
11	58%	58%	58%	58%	58%	58%	58%	58%	63%	74%	77%	88%
12	59%	59%	59%	59%	59%	59%	59%	59%	64%	77%	81%	94%
13	60%	60%	60%	60%	60%	60%	60%	60%	65%	80%	85%	100%
14	62%	62%	62%	62%	62%	62%	62%	62%	69%	82%	88%	101%
15	64%	64%	64%	64%	64%	64%	64%	64%	73%	84%	91%	102%
16	66%	66%	66%	66%	66%	66%	66%	66%	77%	86%	94%	103%
17	68%	68%	68%	68%	68%	68%	68%	68%	81%	88%	97%	104%
18	70%	70%	70%	70%	70%	70%	70%	70%	85%	90%	100%	105%
23	70%	70%	70%	70%	70%	70%	70%	85%	90%	100%	105%	105%
28	70%	70%	70%	70%	70%	70%	85%	90%	100%	105%	105%	105%
33	70%	70%	70%	70%	70%	85%	90%	100%	105%	105%	105%	105%
38	70%	70%	70%	70%	85%	90%	100%	105%	105%	105%	105%	105%
43	70%	70%	70%	85%	90%	100%	105%	105%	105%	105%	105%	105%
48	70%	70%	85%	90%	100%	105%	105%	105%	105%	105%	105%	105%
53	70%	85%	90%	100%	105%	105%	105%	105%	105%	105%	105%	105%
58	85%	90%	100%	105%	105%	105%	105%	105%	105%	105%	105%	105%
63	90%	100%	105%	105%	105%	105%	105%	105%	105%	105%	105%	105%
68	100%	105%	105%	105%	105%	105%	105%	105%	105%	105%	105%	105%
73+	105%	105%	105%	105%	105%	105%	105%	105%	105%	105%	105%	105%

Group Business												
Duration ^[1]	Issue Age											
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
1	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	40%
2	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	60%
3	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	80%	90%
4	86%	86%	86%	86%	86%	86%	86%	86%	88%	90%	90%	100%
5	92%	92%	92%	92%	92%	92%	92%	92%	96%	100%	100%	105%
6	83%	83%	83%	83%	83%	83%	83%	83%	88%	94%	94%	102%
7	83%	83%	83%	83%	83%	83%	83%	83%	90%	96%	96%	104%
8	83%	83%	83%	83%	83%	83%	83%	83%	90%	98%	98%	105%
9	81%	81%	81%	81%	81%	81%	81%	81%	88%	98%	99%	105%
10	79%	79%	79%	79%	79%	79%	79%	79%	86%	98%	101%	105%
11	77%	77%	77%	77%	77%	77%	77%	77%	83%	98%	102%	105%
12	74%	74%	74%	74%	74%	74%	74%	74%	81%	97%	102%	105%
13	72%	72%	72%	72%	72%	72%	72%	72%	78%	96%	102%	105%
14	74%	74%	74%	74%	74%	74%	74%	74%	82%	98%	105%	105%
15	76%	76%	76%	76%	76%	76%	76%	76%	86%	99%	105%	105%
16	77%	77%	77%	77%	77%	77%	77%	77%	90%	101%	105%	105%
17	79%	79%	79%	79%	79%	79%	79%	79%	94%	102%	105%	105%
18	81%	81%	81%	81%	81%	81%	81%	81%	98%	104%	105%	105%
23	77%	77%	77%	77%	77%	77%	77%	94%	99%	105%	105%	105%
28	74%	74%	74%	74%	74%	74%	89%	95%	105%	105%	105%	105%
33	70%	70%	70%	70%	70%	85%	90%	100%	105%	105%	105%	105%
38	70%	70%	70%	70%	85%	90%	100%	105%	105%	105%	105%	105%
43	70%	70%	70%	85%	90%	100%	105%	105%	105%	105%	105%	105%
48	70%	70%	85%	90%	100%	105%	105%	105%	105%	105%	105%	105%
53	70%	85%	90%	100%	105%	105%	105%	105%	105%	105%	105%	105%
58	85%	90%	100%	105%	105%	105%	105%	105%	105%	105%	105%	105%
63	90%	100%	105%	105%	105%	105%	105%	105%	105%	105%	105%	105%
68	100%	105%	105%	105%	105%	105%	105%	105%	105%	105%	105%	105%
73+	105%	105%	105%	105%	105%	105%	105%	105%	105%	105%	105%	105%

[1] The assumption varies by duration for 18+, but is shown every five years for display purposes.

Exhibit V-ii
Benefit Expiry Probabilities
MedAmerica and Affinity Partners
2017 Nationwide Filing Assumptions
Series 11 and Prior Policy Forms

Gender	Benefit Period in Years	Attained Age ^[1]										
		<65	65	70	75	80	85	90	95	100	105	110+
Female	1	0.0%	0.1%	0.1%	0.3%	0.7%	2.5%	6.1%	10.7%	13.4%	16.7%	33.0%
	2	0.0%	0.0%	0.1%	0.2%	0.5%	1.6%	4.5%	8.7%	11.7%	16.3%	33.0%
	3	0.0%	0.0%	0.1%	0.1%	0.4%	1.2%	3.4%	6.9%	9.7%	15.0%	33.0%
	4	0.0%	0.0%	0.0%	0.1%	0.3%	1.0%	2.5%	5.0%	7.8%	13.2%	33.0%
	5	0.0%	0.0%	0.0%	0.1%	0.2%	0.7%	1.7%	3.8%	6.3%	11.2%	33.0%
	Unlimited	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Male	1	0.0%	0.0%	0.1%	0.2%	0.5%	1.5%	3.9%	6.3%	7.8%	9.4%	33.0%
	2	0.0%	0.0%	0.1%	0.1%	0.3%	1.0%	2.5%	4.3%	5.4%	7.3%	33.0%
	3	0.0%	0.0%	0.1%	0.1%	0.2%	0.7%	1.7%	3.0%	4.0%	5.8%	33.0%
	4	0.0%	0.0%	0.0%	0.1%	0.1%	0.4%	1.1%	2.0%	2.8%	4.6%	33.0%
	5	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%	0.8%	1.5%	2.3%	3.6%	33.0%
	Unlimited	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

[1] The assumption varies by attained age, but is shown every five years for display purposes.

Appendix A

Development of and Justification for Current Assumptions

This appendix describes the development of and justification for the current actuarial assumptions used in this filing.

The persistency and morbidity assumptions were developed using historical experience and predictive analytics. Where actual experience was limited or did not exist, industry experience and actuarial judgment was also used. The experience used to develop these assumptions includes historical experience of MedAmerica Insurance Company (MAPA); MAPA's two sister companies, MedAmerica Insurance Company of Florida (MAFL) and MedAmerica Insurance Company of New York (MANY) (MAPA, MAFL, and MANY collectively referred to as MedAmerica); and MedAmerica's affinity partners (including commuted business) that issued the same products. Additionally, experience on other blocks of business originally issued by MedAmerica and its affinity partners (including commuted business), and MedAmerica's other acquired blocks of business is also used.

The persistency and morbidity assumptions were developed on a first principles basis. In this context, "first principles" means developing key assumptions (namely, morbidity and mortality) at the component level and modeling active and disabled lives separately. Separate assumptions were developed for: (1) claim incidence, (2) voluntary lapse, (3) active mortality, (4) claim termination (including separate assumptions for disabled mortality and recovery), and (5) utilization. For each assumption except utilization, experience from 2008 through 2017 with runout through 2018 was used. The utilization assumption was developed based on historical experience from 2016 through 2019 with runout through March 31, 2020 to capture more recent information as cost of care and utilization trends can fluctuate over short periods of time. Experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below.

As an additional consideration, the ongoing COVID-19 pandemic has created uncertainty regarding future long-term care (LTC) experience. The short-term impact on LTC assumptions may be favorable due to higher mortality (particularly at advanced ages) and potentially lower incidence and benefit utilization. However, due to the long duration nature of LTC insurance, minor deviations in experience over a relatively small number of calendar years are not expected to have a significant impact on lifetime projections. Therefore, we did not make any adjustments to these assumptions to capture anticipated impacts of the pandemic. However, we will continue to monitor emerging experience and trends so that adjustments can be included in the future if believed to be representative of long-term trends.

Improvement assumptions for active mortality and claim incidence were developed based on individual annuitant or industry experience, along with actuarial judgment. The rate increase dependent assumptions were developed using historical experience, and actuarial judgment where experience was limited or did not exist.

The sections that follow provide more detail on the development of and justification for the current assumptions that are material to the projections in this filing.

Active Assumptions

The assumptions for active (i.e., healthy) lives were developed based on detailed historical experience from 2008 through 2017 with runout through 2018 for MedAmerica's organic (including affinity partners) and acquired business. Experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below. The active assumptions include (1) claim incidence (the probability that an active life becomes disabled), (2) voluntary lapse, and (3) active mortality.

Claim Incidence Assumption

Claim incidence probabilities (i.e., the probability of an insured becoming disabled) were developed using the 2017 Milliman *Long-Term Care Guidelines (Guidelines)* incidence curves, with adjustments for retrospective morbidity improvement using the G2 improvement scale, adverse selection due to past rate increases, and contingent nonforfeiture (CNF) policies. These assumptions were developed based on the following three starting sites of care—assisted living facility (ALF), skilled nursing facility (SNF), or home health care (HHC).

Exhibit A-1 provides a summary of actual-to-expected (A:E) experience by site of care for all products included in the study for claim incidence in policy durations seven and later for each characteristic by which the claim incidence assumption varies. The following items are included:

- Exposure [A] reflects the length of time a covered life is exposed to the risk of becoming disabled (i.e., an exact exposure basis).
- Claim counts [B] are based on historical claim experience and are provided by situs.

Appendix A

Development of and Justification for Current Assumptions

- A:E ratios are calculated as actual claim incidence probabilities to the 2017 *Guidelines* with the adjustments listed above (i.e., retrospective morbidity improvement, adverse selection due to past rate increases, CNF policies) [C] and to the current assumption [D]. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

Lifetime-Pay Voluntary Lapse Assumption

The voluntary lapse assumption reflects the nationwide 2017 data rate increase filings' voluntary lapse assumption with experience adjustments.

The attained age adjustment factors developed from the predictive model produced a U-shaped pattern (i.e., decreased and then increased) by attained age. However, the attained age adjustment factors are held constant for ages 65 and older to produce an ultimate voluntary lapse assumption that is constant rather than increasing by attained age. The adjustments are held constant after this point because an increasing attained age lapse trend is not widely used in the industry, and this increasing lapse trend may be due to miscoding of deaths or underreporting of deaths in the Social Security Death Master File. An additional attained age adjustment to mortality was developed (Exhibit A-3a) in order to capture these terminations (i.e., higher lapses at older attained ages) such that the combined mortality and voluntary lapse assumption better aligns with actual experience as shown in Exhibit A-4.

Exhibit A-2 supports the voluntary lapse assumption and provides the following information by gender (male or female), marital status (single, married, or unknown), benefit period (non-lifetime or lifetime), inflation protection option (automatic or non-automatic), and attained age.

- Exhibit A-2a provides the ultimate voluntary lapse probabilities after all experience adjustments for the policy form(s) included in this filing. These ultimate voluntary lapse probabilities are applicable for attained ages 65 and older in policy durations 10 and later. Only these ultimate voluntary lapse probabilities are material to the projections given the age of this cohort.
- Exhibit A-2b provides A:E results for experience for all products of MedAmerica, its affinity partners, and any acquired business, and includes the following:
 - Exposure [A] reflects the length of time a covered life is exposed to the risk of voluntary lapse (i.e., exact exposure basis).
 - Actual lapses [B].
 - A:E ratios are calculated as actual lapse probabilities to the unadjusted nationwide 2017 data rate increase filings' voluntary lapse assumption [C], the assumption with experience adjustments directly from the predictive model (i.e., without the attained age caps) [D], and the current assumption (i.e., with the attained age caps) [E]. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience. Additionally, the A:E in column [E] is greater than 1.0 due to the reallocation of lapses at higher attained ages as described above.

The experience underlying Exhibit A-2b captures lifetime-pay policies for policy durations 10 and later to focus on the fit of the ultimate voluntary lapse assumption and excludes "shock" lapses. For certain cohorts there have been prior rate increases and thus the option to lapse with a CNF benefit (i.e., shock lapse). Additionally, some policy forms offered an optional shortened non-forfeiture benefit. Policies that elected one of these options were not counted as a voluntary lapse; however, their annual policy exposure was valued up to the date of election.

Limited-Pay Voluntary Lapse

For policies with a limited premium payment option, the voluntary lapse assumption is a function of the lifetime-pay voluntary lapse probabilities and is similar to that used in original pricing. Less than 4% of the in-force policies have a limited-pay option that will be subject to the voluntary lapse assumption after the first five years of the projection because they will not yet be paid-up due to the length of the payment option for these policies. Based on sensitivity testing performed as part of the experience study, the impact of the limited-pay voluntary lapse assumptions on the projections is immaterial.

For the ten-pay and twenty-pay options, the scalars were developed from a comparison of the lifetime-pay derived lapse rates to the limited-pay option's derived lapse rates based on MedAmerica and its affinity partners' experience

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Development of and Justification for Current Assumptions

on all products combined. The relationships derived from this analysis were used to develop the smoothed lapse assumptions as shown in Section 6 of the actuarial memorandum. No voluntary lapse assumption is assumed for CNF policies.

Active Mortality

Active mortality was developed based on the 2012 Individual Annuity Mortality Basic (2012IAM) table with adjustments to make it applicable to an active life exposure base and reflect retrospective active mortality improvement. Experience adjustment factors were developed using predictive analytics with additional adjustments to increase mortality for ages 65 and older commensurate with the capping applied for voluntary lapse mentioned above.

Exhibit A-3 supports the active mortality assumption and provides the following information by policy duration, gender, marital status (married, single, or unknown), inflation option (automatic and non-automatic), product type (individual and group), cohort, issue era (old and new), and attained age. Policies issued prior to January 1, 1998 are treated as “old” and policies issued on or after January 1, 1998 are treated as “new”. Prior to Series 11 policies are considered part of the “old” era bucket as the majority of policies were issued prior to January 1, 1998. Series 11 Individual and Group policies are considered part of the “new” era bucket as the majority of policies were issued on or after January 1, 1998.

- Exhibit A-3a provides the durational and attained age adjustment factors that are to be applied to the active-exposure-adjusted 2012IAM hazard rates; the adjusted hazard rates are converted back into mortality probabilities to create the mortality assumption produced by the predictive model. The attained age adjustment factors are applicable to policy durations 7 and later.
- Exhibit A-3b provides A:E results for all products of MedAmerica, its affinity partners, and any acquired business for experience in policy durations 7 and later, and includes the following:
 - Exposure [A] reflects the length of time a covered life is exposed to the risk of death (i.e., exact exposure basis).
 - Actual deaths of active policyholders [B].
 - A:E ratios are calculated as actual mortality probabilities to the unadjusted active 2012IAM table [C], the assumption with experience adjustments directly from the predictive model (i.e., without the composite termination attained age adjustments) [D], and the current assumption (i.e., with the composite termination attained age adjustments) [E]. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience. Additionally, the A:E in column [E] is less than 1.0 due to the reallocation of lapses at higher attained ages as described above.

Composite Policy Terminations

Exhibit A-4 supports the active composite termination (i.e., active mortality and voluntary lapse combined) assumption. It provides a comparison of the A:E composite termination experience for all products of MedAmerica, its affinity partners, and any acquired business, and includes the following:

- Exposure [A] reflects the length of time a covered life is exposed to the risk of termination (i.e., exact exposure basis).
- Actual composite terminations of active policyholders [B].
- A:E ratios are calculated as actual termination probabilities to the expected composite termination probabilities [C]. The A:E provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

The experience underlying Exhibit A-4 reflects lifetime-pay policies for policy durations 10 and later to focus on the fit of the ultimate composite termination assumption. It also excludes “shock” lapses as described above for Exhibit A-2b.

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Development of and Justification for Current Assumptions

Disabled Assumptions

The assumptions for disabled (i.e., on claim) lives were developed based on detailed historical experience from 2008 through 2017 with runout through 2018 for MedAmerica's organic (including affinity partners) and acquired business. Experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below. The disabled assumptions include (1) disabled mortality and (2) recovery. A composite claim termination assumption was also developed and used to derive an implied recovery assumption, as described below.

Disabled Mortality

Disabled mortality probabilities were developed based on the disabled mortality tables developed in conjunction with the 2017 *Guidelines* with adjustments to reflect retrospective disabled mortality improvement and experience on all products of MedAmerica, its affinity partners, and any acquired business from 2008 through 2017 with runout through 2018. The experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below.

Exhibit A-5 provides a summary of A:E results for experience in claim months 4 and later for each characteristic by which the disabled mortality assumption varies (starting site of care, gender, benefit period, group or individual, claim year, and incurred age) and includes the following:

- Exposure [A] reflects the length of time a disabled policyholder is exposed to the risk of death (i.e., exact exposure basis).
- Actual deaths [B] of disabled policyholders.
- A:E ratios are calculated as actual deaths of disabled policyholders to the unadjusted disabled mortality tables developed in conjunction with the 2017 *Guidelines* [C] and the current disabled mortality assumption [D]. The A:E provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

Implied Recovery

Implied recovery probabilities were developed from the composite claim termination (described below) and disabled mortality assumptions using the following formula:

$$\text{Implied Recovery Probability} = 1 - [(1 - \text{Claim Termination Probability}) / (1 - \text{Disabled Mortality Probability})]$$

Actuarial judgment was used to make minor adjustments to ensure that the resulting recovery probabilities were reasonable by claim month and across key claimant characteristics.

Exhibit A-6 provides a summary of A:E results for experience in claim months 4 and later for each characteristic by which the implied recovery assumption varies (starting site of care, gender, benefit period, group or individual, claim year, and incurred age) and includes the following:

- Exposure [A] reflects the length of time a disabled policyholder is exposed to the opportunity of recovery (i.e., exact exposure basis).
- Actual recoveries [B] of disabled policyholders.
- A:E ratios are calculated as actual recoveries of disabled policyholders to the recovery tables developed in conjunction with the 2017 *Guidelines* [C] and the current implied recovery assumption [D]. The 2017 *Guidelines* A:E result is included for illustrative purposes only as this expected basis was not directly used in developing the implied recovery assumption.

Composite Claim Terminations

Composite claim termination probabilities were developed using the 2017 *Guidelines* with adjustments to reflect retrospective disabled mortality improvement and experience on all products of MedAmerica, its affinity partners, and any acquired business from 2008 through 2017 with runout through 2018. The experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below.

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Development of and Justification for Current Assumptions

Exhibit A-7 provides a summary of A:E results for experience in claim months 4 and later for each characteristic by which the composite claim termination assumption varies (starting site of care, gender, benefit period, group or individual, claim year, and incurred age) and includes the following:

- Exposure [A] reflects the length of time a disabled policyholder is exposed to the risk of claim termination (i.e., exact exposure basis).
- Actual terminations [B] of disabled policyholders.
- A:E ratios are calculated as actual claim terminations to the unadjusted 2017 *Guidelines* claim termination tables [C] and the current claim termination assumption [D]. The A:E provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

Utilization Assumption

Utilization recognizes that less than the full potential benefit may be paid for an LTC claim due to services received less frequently than daily (“day” utilization) or actual charges less than the daily maximum (“dollar” utilization). The utilization assumption is a “total” utilization assumption—that is, it captures the impact of both day and dollar utilization. In developing this assumption, we split total utilization into two components (1) policy duration utilization and (2) claim duration utilization. The utilization assumption was developed based on historical experience from 2016 through 2019 with runout through March 31, 2020 for MedAmerica, its affinity partners, and any acquired business.

Policy Duration Utilization

Total policy duration utilization was developed using the 2017 *Guidelines* utilization projection model with inputs based on MedAmerica’s actual utilization percentages and cost of care trends.

The policy duration utilization assumption also captures how utilization by site of care changes over time due to (1) inflation of the daily benefit and (2) cost of care trends.

The policy duration utilization assumption produced using these assumptions and the *Guidelines* utilization projection model were then used as the underlying expectation for the claim duration utilization analysis described below.

Claim Duration Utilization

Total utilization by claim duration was developed based on the policy duration utilization assumption described above with adjustments for MedAmerica’s actual claim experience by starting site of care. Experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below, with additional adjustments to trend the utilization assumption towards an ultimate level in late claim durations where experience was limited.

Exhibit A-8 supports the claim duration total utilization assumption and provides the following information by starting site of care, claim duration, benefit period (non-lifetime and lifetime), inflation option (automatic for life, limited automatic inflation, and non-automatic), group or individual, ALF reimbursement percentage, HHC reimbursement percentage, and incurred age.

- Exhibit A-8a provides the adjustment factors that are to be applied to the policy duration utilization assumption described above.
- Exhibit A-8b provides A:E results for all products of MedAmerica, its affinity partners, and any acquired business for experience in claim months 4 and later and includes the following:
 - Actual paid claims [A].
 - A:E ratios are shown separately for the policy duration utilization assumption described above [B] and the current utilization assumption [C]. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience. Additionally, as seen in Exhibit A-8b, the trend adjustments applied move the overall fit for claim years 6 and later further from 1.00 as this is the point at which the trend adjustments are applied to the assumption.

Appendix A

Development of and Justification for Current Assumptions

Prospective Improvement

For projected active mortality and claim incidence improvement, the G2 improvement scale from the 2012IAM mortality table was used. The G2 improvement scale varies by attained age and gender. It is applied beginning in the first projection year and continues for 10 projection years.

Rate Increase Dependent Assumptions

At the time of a rate increase, insureds have options to elect a contingent benefit upon lapse (CBUL) or reduced benefit options (RBO). Adverse selection is assumed relative to the magnitude of the cumulative rate increase level and attained age. Section 6 of the actuarial memorandum provides these policyholder behavior assumptions. These assumptions are based on MedAmerica and its affinity partners, and MedAmerica's acquired business's combined actual CBUL and RBO election rate experience, industry data, and actuarial judgment—particularly at the higher rate increase magnitudes where limited experience exists.

Contingent Benefit Upon Lapse Election

The assumed CBUL election rate is based on the requested rate increase and is applied on a seriatim basis. No CBUL elections are assumed for limited-pay policies.

Reduced Benefit Options

We assume that those electing RBO will reduce their benefits so that premiums after the increase are closer to those before the increase. The percent reduction in premium is assumed to correspond to an equivalent percent reduction in claims. We assume an RBO election rate based on the requested rate increase and is applied on a seriatim basis. No RBO elections are assumed for limited-pay policies.

The reduction to premium and claims then varies based on the level of the rate increase and can then be determined as follows:

Reduction to premium and claims due to the election of RBO
= $1 - (\text{Average premium level after the rate increase with RBO election} / \text{Premium level after the full rate increase without any RBO election})$, where

Average premium level after the rate increase with RBO election
= weighted average premium level of those assumed to elect RBO with those assumed to accept the full rate increase

Adverse Selection

The relative increase to morbidity due to adverse selection varies by cumulative rate increase level and attained age and was developed using industry and company experience and actuarial judgment. The adverse selection assumption is applied to the claim incidence rates.

Predictive Analytics

In developing the experience adjustment factors described above, predictive analytics was employed in the form of a penalized generalized linear model (GLM) as well as a gradient boosting machine (GBM) model.

Penalized Generalized Linear Model

A penalized GLM was used to develop adjustments for (1) situs-specific incidence, (2) lifetime-pay voluntary lapse, (3) active mortality, and (4) on-claim utilization.

A penalized GLM is similar to a traditional GLM. The key difference is that it adds an additional constraint that penalizes the size of the model's coefficients in order to control overfitting the model to the historical data. This penalty placed on the coefficients can be seen as a credibility lever, which controls how much weight is given to the company's historical experience. A high penalty would give no weight to the data, leaving the benchmark assumption (e.g., 2017 *Guidelines*) unadjusted. No penalty would give full weight to the company's historic data, potentially making large adjustments to the benchmark assumption, which could be overfitting the historical experience. Therefore, when using a penalized GLM it is important to choose a penalty that gives the right amount of weight to

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the historic data to avoid underfitting or overfitting the experience. A standard approach for choosing such penalty is to use a k-fold cross-validation (described below) to test a series of penalty values.

Gradient Boosting Machine

GBM models were used to develop adjustments for (1) total incidence, (2) composite claim termination, and (3) disabled mortality. As part of our experience analyses, GBM models were also used to explore key drivers for certain assumptions, which informed our decisions regarding assumption complexity, the predictive modeling technique(s) to use in developing adjustments, and the variables to capture in the experience analyses.

A GBM model is a nonparametric algorithm that uses an ensemble of decision trees to develop predictions, which automatically create key interactions of the independent variables in the model in order to minimize the prediction error of the model (i.e., the difference between the actual versus predicted counts). At each decision point in the trees, the model cycles through each variable and chooses the optimal data split that minimizes the prediction error. This process determines variable importance and how to partition variables such that the model has the ability to navigate complex interactions in an automated fashion.

A GBM model includes several inputs that control the model complexity and learning process, which are referred to as hyperparameters. These inputs are used to produce a model that determines the amount of weight to place on the historical data (i.e., not overfitting or underfitting) such that it will generalize well to future experience. A standard approach for tuning such hyperparameters is to use a k-fold cross-validation (described below).

K-Fold Cross-Validation

A k-fold cross-validation is an automated process by which model hyperparameters can be selected and evaluated. This process splits the data into “k” subsets and iteratively trains and tests the model independently on each subset of the data. This process gives an estimation of how well a model will generalize to new data that was not used to develop assumptions. Through the k-fold cross-validation, we evaluated the impact that hyperparameters had on a model's ability to predict on the unseen data by testing a range of hyperparameters. We selected hyperparameters to balance minimizing the k-fold cross-validation prediction error with the generalizability of the model. This allows for a robust and automated approach to determine the amount of weight to give actual experience versus the benchmark assumptions.

Hazard Rates and Probabilities

Each assumption, except utilization, consists of a base assumption and experience adjustment factors. The base assumption was converted to a hazard rate for use in predictive modeling. The experience adjustment factors are applied to the base hazard rate. The assumption is then converted back to a probability for use in projection.

Adjustment factors were developed to be applied to hazard rates as part of the predictive modeling process described above. Hazard rates are converted from the base probability assumption and equal $-\text{LN}[1-\text{probability}]$. After applying all applicable adjustments, adjusted hazard rates are converted back to probabilities to create the assumption, where $\text{probability} = 1 - \text{EXP}[-\text{hazard rate}]$.

A hazard rate represents the instantaneous likelihood (rate per unit of time) of an event (i.e., incidence, death, lapse, or recovery) at different times, whereas the probability is the likelihood that an event will occur within a specific time interval (e.g., one policy year). Because exact exposure is used in the predictive model, we use hazard rates in the development. They are then converted to probabilities for use in the projection models.

Please note that this conversion of probabilities to hazard rates is only applicable for assumptions that follow a Poisson distribution (i.e., whether an event occurs) and as such are not applicable to the claim duration utilization assumption, which is non-binary (i.e., based on dollars versus events).

Exhibit A-1
Actual-to-Expected Claim Incidence Experience 2008-2017
Policy Durations 7+
All Products

Product or Insured Characteristic	Exposure [A]	ALF			HHC			SNF			Total		
		Claim Count [B]	Actual-to-Expected (A:E)		Claim Count [B]	A:E		Claim Count [B]	A:E		Claim Count [B]	A:E	
			2017 Guidelines [C]	Expected ^[1] [D]		2017 Guidelines [C]	Expected ^[1] [D]		2017 Guidelines [C]	Expected ^[1] [D]		2017 Guidelines [C]	Expected ^[1] [D]
Gender													
Female	411,099	1,928	1.01	0.97	2,904	1.01	0.98	3,028	1.42	1.11	7,861	1.11	1.00
Male	276,961	807	1.01	0.89	1,833	1.11	0.98	1,911	1.57	1.16	4,550	1.22	1.01
Marital Status													
Married	353,202	847	0.96	0.87	1,934	1.15	1.03	1,703	1.52	1.11	4,484	1.20	1.00
Single	199,058	923	0.98	0.93	1,602	1.04	0.97	1,674	1.49	1.14	4,200	1.14	1.00
Unknown	135,800	965	1.09	1.03	1,201	0.91	0.92	1,562	1.42	1.13	3,727	1.10	1.00
Product Type													
Cash	124,293	89	1.32	1.02	532	1.40	1.10	119	1.30	0.90	740	1.36	1.05
Non-Tax Qualified Reimb.	195,898	1,721	1.00	0.97	1,986	0.91	0.93	3,005	1.41	1.12	6,712	1.09	0.99
Tax Qualified Reimb.	367,868	925	1.01	0.89	2,218	1.12	1.00	1,815	1.61	1.16	4,959	1.22	1.01
Cohort ^[2]													
Prior to Series 11	77,873	680	0.97	0.91	940	1.13	1.00	1,314	1.52	1.11	2,933	1.20	0.99
Series 11 Group	49,276	36	1.06	1.07	108	0.91	0.91	68	1.42	1.29	212	1.05	1.02
Series 11 Individual	133,805	480	1.13	0.93	993	1.17	0.99	895	1.73	1.14	2,368	1.30	1.01
Coverage Type													
Comprehensive	610,864	1,989	1.03	0.97	4,237	1.00	0.94	3,615	1.50	1.18	9,840	1.12	1.00
Home Care Only	11,238	0	N/A	N/A	350	1.16	1.01	2	N/A	N/A	352	1.16	1.02
Facility Only	65,958	747	0.96	0.87	150	N/A	N/A	1,322	1.40	1.00	2,219	1.27	1.00
Benefit Period													
CNF	42,737	77	1.00	0.95	128	0.97	0.90	138	1.45	1.11	343	1.11	0.98
Lifetime	150,557	615	1.06	1.01	1,001	1.01	1.01	936	1.30	1.04	2,551	1.10	1.00
Non-Lifetime	494,766	2,044	1.00	0.93	3,608	1.06	0.98	3,865	1.53	1.15	9,517	1.17	1.00
Attained Age													
<65	243,457	26	0.81	0.73	285	1.14	1.01	76	1.30	1.18	387	1.13	1.01
65-69	110,357	60	1.18	1.09	272	0.96	0.91	116	1.33	1.20	448	1.06	0.99
70-74	109,425	137	0.95	0.89	434	0.90	0.88	327	1.57	1.32	897	1.07	1.00
75-79	100,692	391	0.98	0.93	795	0.94	0.95	731	1.44	1.14	1,917	1.09	1.00
80-84	75,504	791	1.01	0.94	1,228	1.03	0.99	1,379	1.54	1.13	3,398	1.17	1.01
85-89	37,391	848	1.00	0.95	1,093	1.05	0.98	1,419	1.49	1.11	3,360	1.15	0.99
90+	11,233	482	1.09	0.98	631	1.39	1.11	891	1.40	1.07	2,004	1.24	0.99
Total	688,060	2,735	1.01	0.94	4,737	1.04	0.98	4,939	1.48	1.13	12,411	1.15	1.00

[1] Expected = current assumption reflecting all experience adjustments.

[2] Series characteristic captures the experience of Prior to Series 11, Series 11 Group, and Series 11 Individual policies only, while other characteristics capture the pooled experience of products of MedAmerica, its affinity partners, and MedAmerica's acquired blocks of business.

Exhibit A-2a
Ultimate Voluntary Lapse Probabilities
Lifetime-Pay Policies for Attained Age 65 and Older and Policy Durations 10+

Prior to Series 11

Inflation Option	Benefit Period	Married		Single		Unknown	
		Male	Female	Male	Female	Male	Female
Non-Automatic	Non-Lifetime	0.7%	0.7%	1.0%	0.9%	0.8%	0.7%
	Lifetime	0.5%	0.5%	0.7%	0.7%	0.6%	0.5%
Automatic	Non-Lifetime	0.5%	0.5%	0.7%	0.7%	0.6%	0.5%
	Lifetime	0.5%	0.4%	0.6%	0.6%	0.5%	0.5%

Series 11 Individual

Inflation Option	Benefit Period	Married		Single		Unknown	
		Male	Female	Male	Female	Male	Female
Non-Automatic	Non-Lifetime	0.6%	0.5%	0.8%	0.7%	0.6%	0.6%
	Lifetime	0.4%	0.4%	0.5%	0.5%	0.4%	0.4%
Automatic	Non-Lifetime	0.4%	0.4%	0.6%	0.5%	0.4%	0.4%
	Lifetime	0.4%	0.3%	0.5%	0.5%	0.4%	0.4%

Series 11 Group

Inflation Option	Benefit Period	Married		Single		Unknown	
		Male	Female	Male	Female	Male	Female
Non-Automatic	Non-Lifetime	1.0%	0.9%	1.3%	1.2%	1.1%	1.0%
	Lifetime	0.7%	0.6%	0.9%	0.9%	0.8%	0.7%
Automatic	Non-Lifetime	0.7%	0.6%	1.0%	0.9%	0.8%	0.7%
	Lifetime	0.6%	0.6%	0.9%	0.8%	0.7%	0.6%

Exhibit A-2b
Actual-to-Expected Voluntary Lapse Experience 2008-2017
Lifetime-Pay for Policy Durations 10+
All Products

Product or Insured Characteristic	Policy Year Exposure [A]	Actual Lapses [B]	Actual-to-Expected Lapse Probability		
			Unadjusted [C]	Modeled [D]	Expected ^[1] [E]
Marital Status					
Married	196,481	1,608	0.79	0.99	1.16
Single	115,368	1,467	1.17	1.04	1.28
Unknown	114,911	783	0.94	0.99	1.28
Benefit Period and Inflation Protection					
Lifetime and Automatic	87,655	458	0.66	0.94	1.02
Lifetime and Non-Automatic	29,858	216	0.83	0.95	1.19
Non-Lifetime and Automatic	186,434	1,446	0.78	1.00	1.14
Non-Lifetime and Non-Automatic	122,813	1,738	1.32	1.05	1.41
Gender					
Female	258,053	2,331	0.93	1.01	1.23
Male	168,707	1,527	0.94	1.01	1.22
Cohort ^[2]					
Prior to Series 11	60,642	533	0.87	0.95	1.36
Series 11 Group	25,158	270	0.82	0.93	0.96
Series 11 Individual	70,898	461	1.08	1.05	1.28
Attained Age					
<65	104,520	971	1.01	1.16	1.16
65-69	62,429	357	0.61	0.94	0.91
70-74	72,502	492	0.70	0.89	1.01
75-79	79,799	622	0.77	0.93	1.08
80-84	64,626	659	1.03	0.98	1.36
85-89	33,073	496	1.52	1.00	1.85
90+	9,810	261	2.64	1.24	3.01
Total	426,759	3,858	0.94	1.01	1.23

[1] Expected = current assumption reflecting all experience adjustments.

[2] Series characteristic captures the experience of Prior to Series 11, Series 11 Group, and Series 11 Individual policies only, while other characteristics capture the pooled experience of products of MedAmerica, its affinity partners, and MedAmerica's acquired blocks of business.

Exhibit A-3a
Active Mortality Hazard Rate Adjustment Factors
All Products

Attained Age ^[1]	Gender		Marital Status			Inflation Option		Individual or Group		Cohort-Specific Adjustment	Composite Termination Adjustment	Duration	Issue Era Factors	
	Male	Female	Married	Single	Unknown	Automatic	Non-Automatic	Individual	Group				New	Old
<50	1.02	1.04	0.99	1.02	1.01	1.02	1.00	1.00	1.03	1.00	1.00	1	0.88	1.00
50	1.02	1.04	0.99	1.02	1.01	1.02	1.00	1.00	1.03	1.00	1.00	2	0.80	1.00
51	1.02	1.04	0.99	1.02	1.01	1.02	1.00	1.00	1.03	1.00	1.00	3	0.74	1.00
52	1.02	1.04	0.99	1.02	1.01	1.02	1.00	1.00	1.03	1.00	1.00	4	0.71	1.00
53	1.02	1.04	0.99	1.02	1.01	1.02	1.00	1.00	1.03	1.00	1.00	5	0.68	1.00
54	1.02	1.04	0.99	1.02	1.01	1.02	1.00	1.00	1.03	1.00	1.00	6	0.74	1.00
55	1.02	1.04	0.99	1.02	1.01	1.02	1.00	1.00	1.03	1.00	1.00	7	0.79	1.00
56	1.02	1.04	0.99	1.02	1.01	1.02	1.00	1.00	1.03	1.00	1.00	8	0.83	1.00
57	1.02	1.05	0.98	1.03	1.02	1.03	1.00	1.00	1.05	1.00	1.00	9	0.86	1.00
58	1.02	1.07	0.97	1.03	1.03	1.03	1.00	1.00	1.07	1.00	1.00	10	0.87	1.00
59	1.02	1.08	0.96	1.04	1.03	1.03	1.00	1.00	1.08	1.00	1.00	11	0.91	1.00
60	0.98	1.03	0.96	1.03	1.02	1.00	1.01	1.00	1.05	1.00	1.00	12	0.94	1.00
61	0.97	1.02	0.94	1.04	1.02	0.98	1.02	1.00	1.05	1.00	1.00	13	0.96	1.00
62	0.98	1.02	0.94	1.04	1.01	0.97	1.03	1.00	1.05	1.00	1.00	14	0.98	1.00
63	0.97	1.00	0.94	1.05	1.01	0.96	1.03	1.00	1.05	1.00	1.00	15	1.00	1.02
64	0.95	0.99	0.93	1.05	1.01	0.95	1.03	1.00	1.06	1.00	1.00	16	1.00	1.02
65	0.95	0.99	0.92	1.06	1.00	0.95	1.03	1.00	1.07	1.00	1.00	17	1.00	1.05
66	0.96	1.01	0.91	1.07	1.01	0.97	1.02	1.00	1.08	1.00	1.00	18	1.00	1.05
67	0.95	0.99	0.91	1.07	1.02	0.97	1.01	1.00	1.07	1.00	1.00	19	1.00	1.05
68	0.97	1.00	0.91	1.07	1.02	0.98	1.01	1.00	1.05	1.00	1.00	20+	1.00	1.04
69	1.00	1.01	0.92	1.07	1.02	0.99	1.02	1.00	1.03	1.00	1.00			
70	1.01	1.02	0.93	1.08	1.01	0.99	1.02	1.00	1.02	1.00	1.00			
71	1.02	1.01	0.93	1.08	1.00	0.97	1.03	1.00	1.01	1.00	1.00			
72	1.04	1.01	0.94	1.09	0.99	0.97	1.05	1.00	1.03	1.00	1.00			
73	1.05	1.02	0.95	1.09	0.99	0.98	1.05	1.00	1.03	1.00	1.00			
74	1.04	1.03	0.95	1.09	0.99	0.97	1.05	1.00	1.03	1.00	1.00			
75	1.05	1.05	0.96	1.08	0.99	0.96	1.07	1.00	1.04	1.00	1.00			
76	1.06	1.06	0.97	1.07	1.00	0.97	1.07	1.00	1.03	1.00	1.02			
77	1.07	1.10	0.99	1.06	1.00	0.98	1.07	1.00	1.01	1.00	1.03			
78	1.05	1.11	1.00	1.05	1.01	0.97	1.08	1.00	1.00	1.00	1.05			
79	1.04	1.09	0.98	1.05	1.01	0.97	1.08	1.00	0.98	1.00	1.06			
80	1.04	1.07	0.98	1.04	1.02	0.98	1.06	1.00	0.98	1.00	1.08			
81	1.04	1.06	0.98	1.03	1.02	0.97	1.07	1.00	0.98	1.00	1.09			
82	1.02	1.00	0.97	1.02	1.02	0.94	1.07	1.00	0.99	1.00	1.11			
83	1.00	0.96	0.97	1.01	1.02	0.93	1.05	1.00	1.00	1.00	1.12			
84	0.96	0.93	0.99	1.00	1.01	0.92	1.04	1.00	1.00	1.00	1.14			
85	0.96	0.94	1.00	1.00	1.00	0.92	1.05	1.00	1.00	1.00	1.15			
86	0.92	0.92	1.00	1.00	1.00	0.93	1.02	1.00	1.00	1.00	1.16			
87	0.89	0.93	1.00	1.00	1.00	0.94	1.00	1.00	0.99	1.00	1.17			
88	0.89	0.96	1.00	1.00	1.00	0.95	1.00	1.00	0.99	1.00	1.18			
89	0.93	0.98	1.00	1.00	1.00	0.97	1.00	1.00	0.99	1.00	1.19			
90	0.93	0.98	1.00	1.00	1.00	0.98	0.99	1.00	1.00	1.00	1.20			
91	0.96	0.99	1.00	1.00	1.00	0.98	1.01	1.00	1.01	1.00	1.20			
92	1.00	1.01	1.00	1.00	1.00	0.98	1.02	1.00	1.01	1.00	1.20			
93	1.01	1.03	1.00	1.00	1.00	1.00	1.02	1.00	1.01	1.00	1.20			
94	1.00	1.02	1.00	1.00	1.00	1.00	1.01	1.00	1.01	1.00	1.20			
95	1.01	1.02	1.00	1.00	1.00	1.00	1.01	1.00	1.00	1.00	1.20			
96	1.01	1.03	1.00	1.00	1.00	1.00	1.01	1.00	1.00	1.00	1.20			
97	1.00	1.02	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.20			
98+	0.99	1.01	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.20			

[1] Attained age adjustments are applicable to policy durations 7+.

Exhibit A-3b
Actual-to-Expected Active Mortality Experience 2008-2017
Policy Durations 7+
All Products

Product or Insured Characteristic	Policy Year Exposure [A]	Actual Deaths [B]	Actual-to-Expected Active Mortality Probability		
			Unadjusted [C]	Modeled [D]	Expected ^[1] [E]
Gender					
Female	411,099	4,242	1.02	1.01	0.93
Male	276,961	4,505	0.96	0.99	0.91
Group or Individual					
Group	190,276	1,405	1.05	1.07	1.02
Individual	497,783	7,342	0.98	0.99	0.90
Marital Status					
Married	353,202	3,635	0.92	0.97	0.90
Single	199,058	2,673	1.04	1.03	0.94
Unknown	135,800	2,439	1.05	1.02	0.92
Inflation Option					
Automatic	423,615	3,879	0.94	0.99	0.93
Non-Automatic	264,444	4,868	1.03	1.02	0.91
Issue Era					
New	492,162	4,261	0.94	0.99	0.93
Old	195,898	4,486	1.04	1.02	0.91
Cohort ^[2]					
Cash	124,287	380	0.59	0.73	0.72
Estate Planning	47,846	1,002	1.31	1.21	1.12
Other	515,927	7,365	0.99	1.00	0.91
Policy Duration					
<10	187,472	933	0.80	0.95	0.92
10-14	279,087	2,845	0.96	0.99	0.93
15-19	145,378	2,869	1.06	1.02	0.92
20-24	61,852	1,645	1.05	1.03	0.91
25+	14,271	455	1.02	1.00	0.87
Attained Age					
<65	243,457	575	0.94	1.04	1.04
65-69	110,357	553	0.85	0.99	0.99
70-74	109,425	953	0.96	1.00	1.00
75-79	100,692	1,680	1.08	1.01	0.97
80-84	75,504	2,142	1.02	1.00	0.90
85-89	37,391	1,780	0.94	1.00	0.86
90+	11,233	1,064	1.02	1.00	0.84
Total	688,060	8,747	0.99	1.00	0.92

[1] Expected = current assumption reflecting all experience adjustments.

[2] The Prior to Series 11, Series 11 Group, and Series 11 Individual policy experience is included in the Other cohort.

Exhibit A-4
Actual-to-Expected Composite^[1] Termination Experience 2008-2017
Lifetime-Pay for Policy Durations 10+
All Products

Product or Insured Characteristic	Policy Year Exposure [A]	Actual Terminations [B]	Actual-to-Expected Termination Probability ^[1] [C]
Gender			
Female	258,053	5,764	1.03
Male	168,707	5,117	0.99
Marital Status			
Married	196,481	4,386	0.98
Single	115,368	3,468	1.06
Unknown	114,911	3,027	1.00
Benefit Period and Inflation Option			
Lifetime and Automatic	87,655	1,353	0.97
Lifetime and Non-Automatic	29,858	800	0.96
Non-Lifetime and Automatic	186,434	3,743	0.98
Non-Lifetime and Non-Automatic	122,813	4,985	1.05
Group or Individual			
Group	122,665	1,886	0.96
Individual	304,094	8,995	1.02
Issue Era			
New	255,267	5,346	1.02
Old	171,492	5,535	0.99
Cohort^[2]			
Prior to Series 11	60,642	2,236	0.98
Series 11 Group	25,158	457	1.03
Series 11 Individual	70,898	1,424	0.94
Policy Duration			
10-14	229,534	4,872	1.07
15-19	127,164	3,460	0.95
20-24	56,598	1,971	0.98
25+	13,463	578	0.97
Attained Age			
<65	104,520	1,261	1.14
65-69	62,429	707	0.97
70-74	72,502	1,142	1.00
75-79	79,799	1,983	1.01
80-84	64,626	2,530	1.00
85-89	33,073	2,075	0.98
90+	9,810	1,183	0.98
Total	426,759	10,881	1.01

[1] Combination of active mortality and voluntary lapse.

[2] Cohort characteristic captures the experience of Prior to Series 11, Series 11 Group, and Series 11 Individual policies only, while other characteristics capture the pooled experience of products of MedAmerica, its affinity partners, and MedAmerica's acquired blocks of business.

Exhibit A-5
Actual-to-Expected Disabled Mortality Experience 2008-2017
Claim Months 4+
All Products

Product or Insured Characteristic	ALF				HHC				SNF				Total			
	Exposure [A]	Actual Deaths [B]	Actual-to-Expected (A:E)		Exposure [A]	Actual Deaths [B]	A:E		Exposure [A]	Actual Deaths [B]	A:E		Exposure [A]	Actual Deaths [B]	A:E	
			2017 <i>Guidelines</i> [C]	Expected ^[1] [D]			2017 <i>Guidelines</i> [C]	Expected ^[1] [D]			2017 <i>Guidelines</i> [C]	Expected ^[1] [D]			2017 <i>Guidelines</i> [C]	Expected ^[1] [D]
Gender																
Female	50,620	876	1.04	1.01	63,901	1,146	1.08	1.01	50,843	1,232	1.04	1.01	165,364	3,254	1.05	1.01
Male	16,217	420	0.92	0.95	32,322	892	1.06	1.02	24,143	901	1.01	1.00	72,683	2,213	1.01	1.00
Benefit Period																
Lifetime	20,053	343	1.06	0.99	26,472	461	1.05	0.99	18,424	478	1.14	1.04	64,949	1,282	1.09	1.01
Non-Lifetime	46,784	953	0.98	0.99	69,751	1,577	1.08	1.02	56,562	1,655	1.00	0.99	173,098	4,185	1.02	1.00
Group or Individual																
Group	8,437	137	0.81	0.89	17,129	286	0.91	0.97	9,711	249	0.95	1.04	35,277	672	0.90	0.98
Individual	58,400	1,159	1.03	1.00	79,095	1,752	1.11	1.02	65,276	1,884	1.04	1.00	202,771	4,795	1.06	1.01
Claim Year																
1	17,927	323	0.89	0.92	22,160	586	1.06	1.00	23,080	844	1.05	1.02	63,167	1,753	1.02	0.99
2	18,806	337	1.02	1.00	25,803	516	1.13	1.05	22,254	577	1.04	1.02	66,863	1,430	1.06	1.03
3	12,888	262	1.06	1.03	18,367	347	1.04	0.98	13,789	336	0.98	0.97	45,044	945	1.02	0.99
4	7,486	164	1.07	1.04	11,615	242	1.12	1.06	7,446	176	0.97	0.96	26,548	582	1.06	1.02
5	4,353	85	0.91	0.91	6,857	131	1.00	0.97	3,883	87	0.93	0.94	15,093	303	0.95	0.94
6+	5,377	125	1.13	1.05	11,421	216	1.03	0.98	4,534	113	1.14	1.04	21,332	454	1.08	1.01
Incurred Age																
<65	1,017	12	0.71	0.88	9,617	116	0.68	0.81	1,625	30	0.76	0.93	12,260	158	0.70	0.84
65-69	1,893	30	0.94	1.02	5,627	116	1.10	1.06	1,815	36	0.78	0.83	9,335	182	0.99	1.00
70-74	4,072	54	0.76	0.77	8,289	174	1.18	1.09	4,931	124	1.03	1.02	17,292	352	1.04	1.00
75-79	10,609	185	0.99	0.98	16,711	367	1.19	1.08	12,250	275	0.91	0.90	39,570	827	1.04	0.99
80-84	19,375	369	1.05	1.02	23,311	493	1.11	1.02	20,328	566	1.08	1.02	63,014	1,428	1.08	1.02
85-89	19,794	402	1.04	1.02	20,999	443	1.02	0.95	20,269	635	1.12	1.07	61,062	1,480	1.07	1.02
90+	10,078	244	0.95	0.97	11,670	329	1.13	1.06	13,768	467	0.98	0.98	35,516	1,040	1.02	1.00
Total	66,838	1,296	1.00	0.99	96,223	2,038	1.07	1.01	74,986	2,133	1.03	1.00	238,047	5,467	1.04	1.00

[1] Expected = current assumption reflecting all experience adjustments.

Exhibit A-6
Actual-to-Expected Disabled Recovery Experience 2008-2017
Claim Months 4+
All Products

Product or Insured Characteristic	ALF				HHC				SNF				Total			
	Exposure [A]	Actual Recoveries [B]	Actual-to-Expected (A:E)		Exposure [A]	Actual Recoveries [B]	A:E		Exposure [A]	Actual Recoveries [B]	A:E		Exposure [A]	Actual Recoveries [B]	A:E	
			2017 Guidelines ^[1] [C]	Expected ^[2] [D]			2017 Guidelines ^[1] [C]	Expected ^[2] [D]			2017 Guidelines ^[1] [C]	Expected ^[2] [D]			2017 Guidelines ^[1] [C]	Expected ^[2] [D]
Gender																
Female	50,620	84	0.83	1.36	63,901	303	0.67	0.89	50,843	176	0.78	1.01	165,364	563	0.72	0.98
Male	16,217	30	0.60	0.65	32,322	120	0.64	1.01	24,143	96	0.79	1.03	72,683	246	0.68	0.95
Benefit Period																
Lifetime	20,053	21	0.59	1.06	26,472	99	0.77	1.01	18,424	44	0.66	1.02	64,949	164	0.71	1.02
Non-Lifetime	46,784	93	0.81	1.06	69,751	324	0.64	0.90	56,562	228	0.81	1.01	173,098	645	0.71	0.96
Group or Individual																
Group	8,437	13	0.70	1.09	17,129	38	0.36	0.63	9,711	37	0.83	1.18	35,277	88	0.52	0.85
Individual	58,400	101	0.76	1.05	79,095	385	0.73	0.97	65,276	235	0.77	0.99	202,771	721	0.75	0.99
Claim Year																
1	17,927	79	1.77	1.49	22,160	255	0.83	0.92	23,080	194	1.28	1.11	63,167	528	1.05	1.04
2	18,806	24	0.58	0.83	25,803	89	0.53	0.80	22,254	56	0.56	0.93	66,863	169	0.55	0.84
3	12,888	5	0.17	0.37	18,367	49	0.64	1.27	13,789	13	0.26	0.66	45,044	67	0.43	0.93
4	7,486	3	0.16	0.44	11,615	16	0.36	0.99	7,446	3	0.11	0.37	26,548	22	0.24	0.71
5	4,353	3	0.35	0.94	6,857	7	0.35	1.07	3,883	1	0.10	0.38	15,093	11	0.29	0.89
6+	5,377	0	0.00	0.00	11,421	7	0.32	0.94	4,534	5	0.51	2.55	21,332	12	0.29	1.04
Incurred Age																
<65	1,017	2	0.95	1.11	9,617	63	0.95	0.96	1,625	14	1.77	1.77	12,260	79	1.04	1.05
65-69	1,893	5	1.11	1.61	5,627	37	0.76	1.00	1,815	11	1.19	1.40	9,335	53	0.85	1.11
70-74	4,072	10	1.07	1.32	8,289	41	0.63	0.87	4,931	30	1.26	1.53	17,292	81	0.83	1.09
75-79	10,609	12	0.51	0.76	16,711	66	0.57	0.82	12,250	45	0.73	0.91	39,570	123	0.61	0.85
80-84	19,375	31	0.71	1.09	23,311	97	0.66	0.98	20,328	77	0.70	0.92	63,014	205	0.68	0.97
85-89	19,794	39	0.89	1.25	20,999	77	0.67	1.01	20,269	62	0.65	0.85	61,062	178	0.70	0.98
90+	10,078	15	0.63	0.75	11,670	42	0.53	0.79	13,768	33	0.82	1.22	35,516	90	0.62	0.90
Total	66,838	114	0.76	1.06	96,223	423	0.66	0.92	74,986	272	0.78	1.01	238,047	809	0.71	0.97

[1] The 2017 *Guidelines* is included for illustrative purposes only as this expected basis was not directly used in developing the implied recovery assumption.

[2] Expected = current assumption reflecting all experience adjustments.

Exhibit A-7
Actual-to-Expected Composite Claim Termination Experience 2008-2017
Claim Months 4+
All Products

Product or Insured Characteristic	ALF				HHC				SNF				Total			
	Exposure [A]	Claim Terminations [B]	Actual-to-Expected (A:E)		Exposure [A]	Claim Terminations [B]	A:E		Exposure [A]	Claim Terminations [B]	A:E		Exposure [A]	Claim Terminations [B]	A:E	
			2017 <i>Guidelines</i> [C]	Expected ^[1] [D]			2017 <i>Guidelines</i> [C]	Expected ^[1] [D]			2017 <i>Guidelines</i> [C]	Expected ^[1] [D]			2017 <i>Guidelines</i> [C]	Expected ^[1] [D]
Gender																
Female	50,620	960	1.02	1.03	63,901	1,449	0.95	0.98	50,843	1,408	1.00	1.01	165,364	3,817	0.98	1.00
Male	16,217	450	0.88	0.92	32,322	1,012	0.98	1.02	24,143	997	0.98	1.00	72,683	2,459	0.96	0.99
Benefit Period																
Lifetime	20,053	364	1.01	0.99	26,472	560	0.99	0.99	18,424	522	1.07	1.04	64,949	1,446	1.02	1.01
Non-Lifetime	46,784	1,046	0.96	0.99	69,751	1,901	0.96	1.00	56,562	1,883	0.97	0.99	173,098	4,830	0.96	1.00
Group or Individual																
Group	8,437	150	0.80	0.90	17,129	324	0.76	0.92	9,711	286	0.93	1.05	35,277	760	0.82	0.96
Individual	58,400	1,260	1.00	1.00	79,095	2,137	1.00	1.01	65,276	2,119	1.00	1.00	202,771	5,516	1.00	1.00
Claim Year																
1	17,927	402	0.99	0.99	22,160	841	0.97	0.98	23,080	1,038	1.08	1.03	63,167	2,281	1.02	1.00
2	18,806	361	0.97	0.99	25,803	605	0.96	1.01	22,254	633	0.96	1.01	66,863	1,599	0.96	1.01
3	12,888	267	0.96	1.00	18,367	396	0.96	1.02	13,789	349	0.89	0.96	45,044	1,012	0.94	0.99
4	7,486	167	0.97	1.02	11,615	258	0.99	1.05	7,446	179	0.86	0.93	26,548	604	0.94	1.01
5	4,353	88	0.86	0.91	6,857	138	0.91	0.98	3,883	88	0.85	0.93	15,093	314	0.88	0.95
6+	5,377	125	1.04	1.02	11,421	223	0.96	0.97	4,534	118	1.08	1.06	21,332	466	1.01	1.00
Incurred Age																
<65	1,017	14	0.74	0.91	9,617	179	0.75	0.86	1,625	44	0.92	1.09	12,260	237	0.78	0.90
65-69	1,893	35	0.96	1.08	5,627	153	0.99	1.05	1,815	47	0.84	0.92	9,335	235	0.95	1.03
70-74	4,072	64	0.79	0.82	8,289	215	1.01	1.05	4,931	154	1.06	1.09	17,292	433	0.98	1.02
75-79	10,609	197	0.93	0.96	16,711	433	1.02	1.04	12,250	320	0.87	0.90	39,570	950	0.95	0.97
80-84	19,375	400	1.01	1.02	23,311	590	0.99	1.01	20,328	643	1.01	1.01	63,014	1,633	1.00	1.01
85-89	19,794	441	1.03	1.03	20,999	520	0.94	0.96	20,269	697	1.05	1.04	61,062	1,658	1.01	1.01
90+	10,078	259	0.92	0.95	11,670	371	0.99	1.02	13,768	500	0.97	0.99	35,516	1,130	0.97	0.99
Total	66,838	1,410	0.97	0.99	96,223	2,461	0.96	1.00	74,986	2,405	0.99	1.00	238,047	6,276	0.97	1.00

[1] Expected = current assumption reflecting all experience adjustments.

Exhibit A-8a
Claim Duration Utilization Adjustment Factors
All Products

Claim Duration	Incurred Age									Group or Individual					
	<75			75-84			85+			Group			Individual		
	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF
1	1.00	1.00	1.00	1.00	1.00	0.99	1.00	1.00	1.00	1.00	0.99	0.99	1.00	1.00	1.00
2	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.01	1.01	1.00	1.00	0.98	0.99	1.00	0.99
3	0.99	0.98	0.98	0.99	0.98	0.99	0.99	1.01	1.01	1.00	0.99	0.97	0.98	1.00	0.99
4	0.98	0.96	0.97	0.99	0.98	0.98	0.98	1.02	1.02	1.00	0.99	0.96	0.96	0.99	1.00
5	0.97	0.95	0.96	0.99	0.97	0.98	0.98	1.02	1.03	1.00	0.99	0.95	0.95	0.99	1.00
6	0.97	0.93	0.95	0.98	0.97	0.97	0.97	1.03	1.04	1.00	0.99	0.94	0.94	0.99	1.00
7	0.96	0.92	0.95	0.99	0.97	0.98	0.98	1.03	1.06	1.00	0.98	0.94	0.94	0.99	1.00
8	0.96	0.91	0.95	0.99	0.97	0.98	0.98	1.03	1.07	1.00	0.98	0.94	0.94	1.00	1.01
9	0.96	0.90	0.95	0.99	0.97	0.98	0.98	1.03	1.08	0.99	0.98	0.94	0.94	1.00	1.01
10	0.96	0.90	0.95	0.99	0.98	0.98	0.98	1.03	1.08	0.99	0.98	0.94	0.94	1.00	1.02
11	0.97	0.91	0.95	0.99	0.99	0.97	0.97	1.03	1.08	0.99	0.98	0.94	0.95	1.00	1.03
12	0.97	0.91	0.95	0.99	0.99	0.97	0.97	1.03	1.08	0.99	0.98	0.94	0.95	1.00	1.04
13	0.97	0.92	0.95	0.99	1.00	0.98	0.98	1.03	1.07	0.99	0.99	0.94	0.95	1.00	1.05
14	0.97	0.92	0.95	0.99	1.00	0.98	0.98	1.03	1.07	0.99	0.99	0.93	0.95	1.00	1.06
15	0.97	0.93	0.95	0.99	1.00	0.98	0.98	1.03	1.07	0.99	0.99	0.93	0.95	1.01	1.07
16	0.97	0.93	0.95	1.00	1.01	0.98	0.98	1.03	1.07	0.99	0.99	0.94	0.95	1.01	1.07
17	0.97	0.93	0.95	1.00	1.01	0.97	0.97	1.03	1.07	0.99	0.99	0.94	0.94	1.01	1.07
18	0.97	0.94	0.96	1.00	1.01	0.97	0.97	1.03	1.07	0.99	0.98	0.94	0.94	1.01	1.07
19	0.97	0.94	0.96	1.00	1.01	0.97	0.97	1.03	1.07	0.99	0.98	0.95	0.94	1.02	1.07
20	0.97	0.95	0.96	1.01	1.01	0.97	0.97	1.03	1.07	0.99	0.98	0.96	0.94	1.02	1.07
21	0.97	0.96	0.96	1.01	1.01	0.96	0.96	1.03	1.07	1.00	0.98	0.96	0.94	1.02	1.07
22	0.97	0.96	0.96	1.00	1.01	0.96	0.96	1.03	1.06	1.00	0.98	0.97	0.93	1.02	1.07
23	0.97	0.97	0.96	1.00	1.01	0.96	0.96	1.03	1.06	1.00	0.98	0.98	0.93	1.02	1.07
24	0.97	0.98	0.95	1.00	1.01	0.97	0.97	1.03	1.06	1.00	0.98	0.98	0.92	1.02	1.06
25	0.97	0.99	0.95	1.00	1.01	0.97	0.97	1.03	1.05	1.00	0.98	0.98	0.92	1.03	1.06
26	0.98	0.99	0.94	1.00	1.00	0.97	0.97	1.03	1.05	1.01	0.98	0.98	0.92	1.03	1.06
27	0.98	0.99	0.94	1.00	1.00	0.97	0.97	1.03	1.05	1.01	0.98	0.98	0.92	1.03	1.07
28	0.98	0.99	0.94	1.00	1.01	0.97	0.97	1.03	1.05	1.01	0.99	0.99	0.92	1.03	1.07
29	0.98	0.99	0.94	1.00	1.01	0.96	0.96	1.03	1.05	1.02	0.99	0.98	0.92	1.03	1.08
30	0.99	1.00	0.94	1.00	1.02	0.96	0.96	1.03	1.05	1.02	0.99	0.98	0.92	1.03	1.08
31	0.99	1.00	0.94	1.00	1.02	0.96	0.96	1.03	1.05	1.03	0.99	0.98	0.92	1.03	1.08
32	0.98	1.00	0.94	1.00	1.02	0.96	0.96	1.03	1.05	1.03	0.99	0.99	0.92	1.03	1.09
33	0.98	1.00	0.94	1.01	1.03	0.95	0.95	1.03	1.04	1.04	0.99	0.99	0.92	1.03	1.09
34	0.98	1.00	0.93	1.01	1.03	0.95	0.95	1.03	1.04	1.04	0.99	0.99	0.92	1.03	1.09
35	0.98	1.00	0.93	1.01	1.04	0.95	0.95	1.04	1.04	1.04	0.99	0.98	0.92	1.03	1.09
36	0.98	0.99	0.93	1.00	1.04	0.95	0.95	1.04	1.04	1.04	0.99	0.98	0.92	1.03	1.10
37	0.99	0.99	0.93	1.00	1.05	0.95	0.95	1.04	1.04	1.04	0.99	0.98	0.92	1.03	1.10
38	0.99	0.99	0.93	1.00	1.05	0.95	0.95	1.04	1.04	1.04	1.00	0.97	0.92	1.03	1.10
39	0.99	0.99	0.93	0.99	1.05	0.95	0.95	1.04	1.04	1.03	1.00	0.97	0.92	1.03	1.11
40	1.00	0.98	0.93	0.99	1.05	0.95	0.95	1.04	1.04	1.03	1.00	0.97	0.91	1.03	1.11
41	1.00	0.98	0.94	0.99	1.05	0.95	0.95	1.04	1.04	1.02	1.00	0.97	0.92	1.03	1.11
42	1.00	0.98	0.95	0.99	1.05	0.95	0.95	1.03	1.04	1.02	0.99	0.97	0.92	1.03	1.12
43	1.00	0.98	0.95	0.99	1.05	0.95	0.95	1.03	1.04	1.02	0.99	0.96	0.92	1.03	1.12
44	1.00	0.98	0.96	0.99	1.06	0.95	0.95	1.03	1.05	1.02	0.99	0.96	0.92	1.04	1.13
45	1.00	0.98	0.96	0.99	1.06	0.94	0.94	1.03	1.05	1.02	0.99	0.96	0.92	1.04	1.13
46	1.01	0.98	0.96	0.99	1.06	0.94	0.94	1.03	1.05	1.02	0.98	0.96	0.93	1.04	1.14
47	1.01	0.98	0.96	0.99	1.05	0.95	0.95	1.03	1.06	1.02	0.98	0.96	0.93	1.04	1.14
48	1.01	0.97	0.96	0.98	1.05	0.95	0.95	1.03	1.07	1.01	0.98	0.96	0.93	1.04	1.13
49	1.01	0.97	0.96	0.98	1.04	0.95	0.95	1.03	1.07	1.01	0.98	0.96	0.93	1.04	1.13
50	1.01	0.98	0.95	0.98	1.04	0.96	0.96	1.03	1.07	1.01	0.99	0.97	0.94	1.03	1.12
51	1.02	0.98	0.95	0.98	1.04	0.96	0.96	1.03	1.07	1.00	0.99	0.97	0.94	1.03	1.12
52	1.02	0.98	0.95	0.98	1.04	0.96	0.96	1.02	1.06	1.00	0.99	0.98	0.95	1.03	1.11
53	1.02	0.99	0.95	0.98	1.05	0.97	0.97	1.02	1.06	1.00	0.99	0.98	0.95	1.03	1.12
54	1.02	0.99	0.95	0.98	1.05	0.97	0.97	1.02	1.05	1.00	0.99	0.98	0.95	1.03	1.12
55	1.02	0.99	0.95	0.98	1.06	0.97	0.97	1.02	1.05	1.00	0.99	0.98	0.95	1.02	1.13
56	1.01	0.99	0.96	0.98	1.06	0.97	0.97	1.02	1.05	1.00	0.99	0.97	0.95	1.02	1.14
57	1.01	0.99	0.96	0.98	1.06	0.97	0.97	1.02	1.05	1.00	0.99	0.97	0.95	1.02	1.14
58	1.01	0.99	0.97	0.98	1.06	0.97	0.97	1.02	1.05	0.99	0.99	0.96	0.95	1.02	1.14
59	1.01	0.99	0.97	0.98	1.05	0.96	0.96	1.02	1.05	0.99	0.99	0.96	0.95	1.02	1.14
60	1.01	0.99	0.97	0.98	1.05	0.96	0.96	1.02	1.05	0.99	0.99	0.96	0.96	1.02	1.13
61	1.01	1.00	0.98	0.98	1.05	0.96	0.96	1.02	1.04	0.99	0.99	0.97	0.96	1.02	1.13
62	1.00	1.00	0.98	0.99	1.05	0.96	0.96	1.02	1.04	0.99	0.98	0.97	0.96	1.02	1.12
63	1.00	1.00	0.98	0.99	1.05	0.95	0.95	1.02	1.04	0.99	0.98	0.97	0.96	1.02	1.12
64	1.00	1.00	0.99	0.99	1.05	0.95	0.95	1.02	1.03	0.99	0.98	0.97	0.96	1.03	1.11
65	1.00	1.00	0.99	0.99	1.05	0.95	0.95	1.02	1.03	0.99	0.98	0.98	0.97	1.03	1.11
66	0.99	1.00	0.99	0.99	1.05	0.95	0.95	1.01	1.04	0.99	0.97	0.98	0.97	1.03	1.11
67	0.99	1.00	0.99	0.99	1.04	0.94	0.94	1.01	1.04	0.99	0.97	0.98	0.97	1.02	1.11
68	0.99	1.00	0.98	1.00	1.04	0.95	0.95	1.01	1.04	0.99	0.97	0.98	0.97	1.02	1.10
69	0.99	0.99	0.98	1.00	1.04	0.95	0.95	1.01	1.04	0.99	0.98	0.98	0.97	1.02	1.10
70	0.99	0.99	0.98	1.00	1.04	0.95	0.95	1.00	1.04	0.99	0.98	0.98	0.97	1.02	1.10
71	0.99	0.99	0.98	1.01	1.05	0.95	0.95	1.00	1.04	0.99	0.97	0.98	0.98	1.02	1.10
72	0.99	0.99	0.97	1.01	1.05	0.95	0.95	1.00	1.04</						

Exhibit A-8a
Claim Duration Utilization Adjustment Factors
All Products

Claim Duration	Inflation Option									Benefit Period						
	Non-Automatic			Limited Automatic Inflation ^[1]			Automatic Inflation (For Life)			Non-Lifetime			Lifetime			
	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF	
1	1.01	1.01	1.00	1.00	0.99	0.99	1.00	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00	1.00
2	1.01	1.02	1.01	1.00	0.98	0.99	0.98	0.98	0.97	0.99	0.98	0.98	1.00	1.00	1.00	1.00
3	1.02	1.04	1.02	0.99	0.96	0.99	0.97	0.97	0.96	0.98	0.97	0.97	1.00	1.00	1.00	1.00
4	1.03	1.05	1.03	0.99	0.95	0.99	0.96	0.96	0.93	0.98	0.96	0.95	1.01	1.00	1.00	1.00
5	1.04	1.06	1.03	0.99	0.94	0.99	0.95	0.95	0.92	0.97	0.96	0.94	1.01	0.99	1.00	1.00
6	1.05	1.08	1.04	0.99	0.93	1.00	0.94	0.94	0.90	0.97	0.95	0.93	1.01	0.99	1.00	1.00
7	1.05	1.07	1.04	0.99	0.93	1.00	0.94	0.94	0.89	0.97	0.95	0.93	1.01	0.98	1.00	1.00
8	1.05	1.07	1.04	0.99	0.94	1.01	0.94	0.94	0.88	0.97	0.96	0.92	1.01	0.98	1.00	1.00
9	1.05	1.06	1.03	0.99	0.95	1.01	0.94	0.94	0.88	0.97	0.97	0.92	1.01	0.98	0.99	1.00
10	1.05	1.05	1.03	0.99	0.96	1.01	0.94	0.95	0.88	0.98	0.98	0.93	1.01	0.98	0.99	1.00
11	1.05	1.05	1.03	0.99	0.98	1.01	0.94	0.95	0.88	0.98	0.98	0.93	1.01	0.99	0.99	1.00
12	1.05	1.04	1.03	0.99	0.99	1.01	0.94	0.95	0.89	0.98	0.98	0.92	1.00	0.99	1.00	1.00
13	1.05	1.05	1.03	0.99	0.99	1.00	0.94	0.94	0.89	0.98	0.98	0.92	1.00	1.00	1.00	1.00
14	1.05	1.05	1.03	0.99	1.00	1.00	0.95	0.94	0.89	0.99	0.98	0.92	1.00	1.00	1.00	1.00
15	1.05	1.05	1.03	1.00	1.00	1.00	0.95	0.95	0.89	0.99	0.99	0.92	1.00	1.01	1.00	1.00
16	1.05	1.05	1.04	0.99	1.00	1.00	0.95	0.95	0.89	0.99	0.99	0.92	1.00	1.01	1.01	1.01
17	1.05	1.06	1.04	0.99	1.00	1.00	0.96	0.95	0.89	0.99	0.99	0.92	1.01	1.02	1.01	1.01
18	1.05	1.05	1.04	0.99	1.00	1.01	0.96	0.96	0.89	0.99	1.00	0.92	1.00	1.02	1.01	1.01
19	1.04	1.05	1.03	0.99	1.01	1.01	0.96	0.96	0.88	0.99	1.00	0.92	1.00	1.02	1.01	1.01
20	1.04	1.04	1.03	0.99	1.02	1.01	0.97	0.97	0.88	0.99	1.01	0.92	1.00	1.02	1.01	1.01
21	1.04	1.04	1.03	0.98	1.02	1.01	0.98	0.97	0.88	0.99	1.01	0.92	1.01	1.02	1.01	1.01
22	1.03	1.03	1.03	0.98	1.03	1.01	0.98	0.98	0.88	0.99	1.01	0.91	1.01	1.02	1.01	1.01
23	1.03	1.03	1.03	0.98	1.03	1.02	0.99	0.98	0.88	0.99	1.02	0.91	1.01	1.02	1.01	1.01
24	1.03	1.02	1.03	0.99	1.04	1.02	0.99	0.99	0.88	1.00	1.02	0.91	1.01	1.02	1.01	1.01
25	1.02	1.02	1.03	0.99	1.04	1.02	1.00	0.99	0.88	1.00	1.02	0.91	1.01	1.02	1.01	1.01
26	1.02	1.03	1.02	0.99	1.04	1.02	1.00	0.99	0.87	1.00	1.03	0.91	1.02	1.02	1.01	1.01
27	1.02	1.03	1.02	1.00	1.04	1.03	1.00	0.98	0.87	1.00	1.03	0.90	1.02	1.02	1.01	1.01
28	1.02	1.03	1.02	1.00	1.04	1.03	1.01	0.98	0.87	1.00	1.03	0.90	1.02	1.02	1.01	1.01
29	1.02	1.03	1.03	1.00	1.05	1.03	1.01	0.98	0.87	0.99	1.03	0.91	1.02	1.03	1.01	1.01
30	1.02	1.03	1.03	1.00	1.06	1.03	1.01	0.97	0.87	0.99	1.03	0.91	1.03	1.03	1.01	1.01
31	1.02	1.03	1.03	0.99	1.07	1.03	1.01	0.97	0.87	0.99	1.02	0.91	1.03	1.04	1.01	1.01
32	1.02	1.03	1.03	0.99	1.08	1.02	1.01	0.96	0.88	0.99	1.02	0.92	1.03	1.05	1.01	1.01
33	1.02	1.03	1.03	0.99	1.09	1.02	1.01	0.96	0.88	1.00	1.01	0.92	1.03	1.06	1.00	1.00
34	1.02	1.02	1.03	1.00	1.09	1.02	1.01	0.96	0.89	1.00	1.01	0.92	1.02	1.06	1.00	1.00
35	1.01	1.03	1.02	1.00	1.09	1.02	1.01	0.96	0.89	1.00	1.01	0.92	1.02	1.06	1.00	1.00
36	1.01	1.03	1.02	1.00	1.08	1.02	1.01	0.97	0.89	1.00	1.01	0.92	1.02	1.06	1.01	1.01
37	1.01	1.03	1.01	1.00	1.08	1.02	1.02	0.97	0.89	1.00	1.02	0.91	1.02	1.06	1.01	1.01
38	1.01	1.03	1.01	1.00	1.07	1.02	1.02	0.97	0.89	1.00	1.02	0.91	1.02	1.05	1.01	1.01
39	1.01	1.03	1.01	1.00	1.07	1.02	1.02	0.98	0.89	1.00	1.02	0.90	1.02	1.05	1.01	1.01
40	1.01	1.03	1.00	1.00	1.06	1.02	1.02	0.98	0.89	1.00	1.02	0.90	1.02	1.05	1.01	1.01
41	1.01	1.03	1.00	1.00	1.06	1.02	1.01	0.99	0.89	1.00	1.02	0.90	1.02	1.05	1.01	1.01
42	1.01	1.03	1.00	1.00	1.05	1.02	1.02	1.00	0.89	1.00	1.02	0.90	1.02	1.06	1.01	1.01
43	1.01	1.02	1.00	1.00	1.05	1.02	1.02	1.01	0.90	1.00	1.02	0.91	1.02	1.06	1.01	1.01
44	1.01	1.02	1.00	1.00	1.05	1.02	1.02	1.01	0.90	1.01	1.02	0.91	1.02	1.06	1.01	1.01
45	1.01	1.02	1.00	1.00	1.05	1.02	1.02	1.02	0.90	1.01	1.03	0.91	1.02	1.06	1.01	1.01
46	1.01	1.02	1.00	1.00	1.04	1.02	1.02	1.02	0.91	1.01	1.03	0.92	1.02	1.06	1.01	1.01
47	1.00	1.02	1.00	1.00	1.04	1.02	1.02	1.02	0.91	1.01	1.03	0.92	1.02	1.06	1.01	1.01
48	1.00	1.03	1.00	1.00	1.04	1.02	1.02	1.02	0.91	1.01	1.02	0.92	1.02	1.06	1.00	1.00
49	1.00	1.03	1.00	1.00	1.03	1.02	1.01	1.02	0.91	1.00	1.02	0.92	1.02	1.06	1.00	1.00
50	1.00	1.03	1.00	1.01	1.03	1.02	1.01	1.02	0.91	1.00	1.02	0.92	1.02	1.07	1.00	1.00
51	1.00	1.03	1.00	1.01	1.03	1.02	1.01	1.03	0.90	1.00	1.01	0.92	1.02	1.07	1.00	1.00
52	1.00	1.03	0.99	1.01	1.02	1.03	1.01	1.03	0.90	0.99	1.01	0.92	1.02	1.08	0.99	1.00
53	1.00	1.03	1.00	1.01	1.02	1.03	1.01	1.04	0.89	0.99	1.01	0.92	1.03	1.09	0.99	1.00
54	1.01	1.03	1.00	1.00	1.03	1.03	1.00	1.04	0.89	0.99	1.01	0.93	1.03	1.09	0.99	1.00
55	1.01	1.03	1.00	1.00	1.03	1.03	1.00	1.04	0.89	0.98	1.00	0.93	1.03	1.10	0.99	1.00
56	1.01	1.03	1.00	1.00	1.03	1.04	1.00	1.04	0.89	0.98	1.00	0.93	1.03	1.10	0.99	1.00
57	1.01	1.03	1.00	1.00	1.03	1.04	1.00	1.04	0.89	0.98	1.00	0.93	1.03	1.10	0.99	1.00
58	1.01	1.03	1.00	1.00	1.04	1.04	1.00	1.03	0.90	0.98	1.00	0.93	1.03	1.10	1.00	1.00
59	1.01	1.03	1.00	1.00	1.04	1.04	1.00	1.03	0.90	0.98	1.00	0.93	1.03	1.10	1.00	1.00
60	1.01	1.03	1.00	1.00	1.04	1.04	1.00	1.02	0.90	0.98	0.99	0.92	1.03	1.10	1.01	1.01
61	1.01	1.02	0.99	1.00	1.05	1.04	1.00	1.02	0.90	0.98	0.99	0.92	1.03	1.10	1.01	1.01
62	1.01	1.02	0.99	1.00	1.05	1.04	1.00	1.02	0.90	0.98	0.99	0.92	1.03	1.10	1.01	1.01
63	1.01	1.02	0.99	1.00	1.05	1.04	1.00	1.01	0.91	0.97	0.98	0.91	1.03	1.10	1.02	1.01
64	1.01	1.02	0.99	1.00	1.05	1.03	1.00	1.01	0.91	0.97	0.98	0.91	1.03	1.10	1.02	1.01
65	1.00	1.03	0.99	1.00	1.05	1.03	1.00	1.01	0.91	0.97	0.98	0.91	1.03	1.10	1.02	1.01
66	1.00	1.03	0.99	1.00	1.05	1.03	1.00	1.00	0.91	0.97	0.98	0.91	1.03	1.10	1.02	1.01
67	1.00	1.03	0.99	1.00	1.05	1.03	1.00	1.00	0.91	0.97	0.98	0.90	1.03	1.10	1.02	1.01
68	1.00	1.03	0.98	1.01	1.05	1.										

All Products

Claim Duration	Home Care Only			ALF Reimbursement			61% +			Facility Only			HHC Reimbursement			51% +				
	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF	ALF	HHC	SNF		
1	1.00	1.00	1.00	1.00	1.00	0.99	0.99	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.99	1.00	0.99	1.00	
2	1.00	1.00	1.00	1.00	1.00	0.99	0.98	0.99	0.99	0.99	1.00	1.00	1.01	1.00	1.00	0.98	0.99	0.99	0.99	
3	1.00	1.01	1.00	1.00	1.00	0.97	0.97	0.99	0.99	0.99	1.00	1.00	1.02	1.00	1.00	0.96	0.99	0.98	0.99	
4	1.00	1.01	1.00	0.99	0.96	0.96	0.96	0.99	0.99	0.99	1.00	1.00	1.03	1.00	1.00	0.95	0.98	0.96	0.98	
5	1.00	1.01	1.00	1.00	1.00	0.95	0.95	0.98	0.99	0.99	0.99	0.99	1.00	1.04	1.01	1.00	0.93	0.98	0.95	0.97
6	1.00	1.01	1.00	1.00	1.00	0.94	0.93	0.98	1.00	1.00	0.99	0.99	1.00	1.05	1.01	1.00	0.92	0.97	0.94	0.96
7	1.00	1.01	1.00	1.00	1.00	0.93	0.93	0.98	1.00	1.00	1.00	0.99	1.00	1.05	1.02	1.01	0.92	0.97	0.93	0.95
8	1.00	1.00	1.00	1.00	1.00	0.94	0.92	0.98	1.01	1.00	0.99	1.00	1.05	1.02	1.01	0.92	0.97	0.93	0.95	
9	1.00	1.00	1.00	1.01	0.94	0.91	0.91	0.97	1.01	1.01	0.99	1.00	1.05	1.02	1.02	0.92	0.97	0.93	0.94	
10	1.00	0.99	1.00	1.01	0.95	0.91	0.91	0.97	1.01	1.01	0.99	1.00	1.05	1.03	1.02	0.93	0.97	0.94	0.94	
11	1.00	0.99	1.00	1.01	0.96	0.91	0.91	0.97	1.01	1.02	0.99	1.00	1.04	1.03	1.03	0.93	0.97	0.94	0.94	
12	1.00	0.99	1.00	1.02	0.97	0.90	0.90	0.97	1.01	1.02	0.99	1.00	1.04	1.03	1.03	0.94	0.97	0.94	0.95	
13	1.00	0.99	1.00	1.02	0.98	0.90	0.90	0.97	1.01	1.02	0.99	1.00	1.04	1.03	1.04	0.94	0.97	0.95	0.95	
14	1.00	0.99	1.00	1.03	0.99	0.90	0.90	0.97	1.01	1.02	0.99	1.00	1.04	1.03	1.04	0.94	0.97	0.95	0.95	
15	1.00	0.99	1.00	1.03	1.00	0.90	0.90	0.97	1.01	1.02	0.99	1.00	1.03	1.03	1.05	0.94	0.97	0.95	0.95	
16	1.00	0.99	1.00	1.03	1.00	0.90	0.90	0.97	1.01	1.03	1.00	1.00	1.03	1.03	1.06	0.94	0.97	0.95	0.95	
17	1.00	0.99	1.00	1.03	1.01	0.90	0.90	0.97	1.01	1.03	1.00	1.00	1.03	1.03	1.06	0.94	0.97	0.95	0.96	
18	1.00	0.99	1.00	1.03	1.01	0.90	0.90	0.96	1.01	1.03	1.00	1.00	1.03	1.03	1.06	0.94	0.97	0.95	0.96	
19	1.00	0.99	1.00	1.03	1.01	0.90	0.90	0.97	1.01	1.03	1.00	1.00	1.03	1.02	1.07	0.94	0.97	0.96	0.96	
20	1.00	0.99	1.00	1.03	1.02	0.90	0.90	0.97	1.02	1.03	1.00	1.00	1.03	1.02	1.07	0.94	0.97	0.96	0.96	
21	1.00	1.00	1.00	1.03	1.01	0.90	0.90	0.97	1.02	1.03	1.00	1.00	1.03	1.02	1.07	0.94	0.98	0.96	0.96	
22	1.00	1.00	1.00	1.03	1.01	0.90	0.90	0.97	1.03	1.03	1.00	1.00	1.03	1.02	1.07	0.94	0.98	0.96	0.96	
23	1.00	1.00	1.00	1.03	1.00	0.90	0.90	0.97	1.04	1.03	1.00	1.00	1.03	1.01	1.08	0.94	0.98	0.97	0.96	
24	1.00	1.00	1.00	1.04	0.99	0.90	0.90	0.97	1.05	1.02	1.00	1.00	1.02	1.02	1.08	0.94	0.99	0.97	0.96	
25	1.00	1.01	1.00	1.04	0.99	0.90	0.90	0.97	1.05	1.02	1.00	1.00	1.02	1.02	1.08	0.94	0.99	0.97	0.95	
26	1.00	1.01	1.00	1.05	0.98	0.90	0.90	0.97	1.05	1.02	1.00	1.00	1.02	1.02	1.08	0.94	0.99	0.97	0.95	
27	1.00	1.01	1.00	1.05	0.98	0.90	0.90	0.96	1.06	1.01	1.00	1.00	1.02	1.02	1.09	0.94	0.99	0.96	0.95	
28	1.00	1.01	1.00	1.06	0.98	0.91	0.91	0.96	1.06	1.01	1.01	1.00	1.02	1.02	1.09	0.95	0.99	0.97	0.95	
29	1.00	1.01	1.00	1.06	0.98	0.91	0.91	0.96	1.07	1.01	1.01	1.00	1.02	1.03	1.10	0.95	0.99	0.97	0.95	
30	1.00	1.01	1.00	1.07	0.98	0.91	0.91	0.96	1.07	1.01	1.00	1.00	1.02	1.03	1.10	0.95	0.99	0.96	0.96	
31	1.00	1.01	1.00	1.07	0.98	0.92	0.92	0.95	1.08	1.01	1.00	1.00	1.01	1.03	1.11	0.95	0.99	0.96	0.96	
32	1.00	1.01	1.00	1.07	0.98	0.92	0.92	0.95	1.08	1.00	1.00	1.00	1.01	1.03	1.11	0.95	0.99	0.96	0.96	
33	1.00	1.01	1.00	1.08	0.98	0.92	0.92	0.95	1.08	1.00	1.00	1.00	1.01	1.04	1.11	0.95	0.99	0.97	0.96	
34	1.00	1.01	1.00	1.08	0.99	0.92	0.92	0.95	1.08	1.00	1.00	1.00	1.02	1.04	1.11	0.95	0.99	0.97	0.96	
35	1.00	1.01	1.00	1.09	0.99	0.92	0.92	0.94	1.07	1.00	1.00	1.00	1.02	1.04	1.11	0.95	0.98	0.96	0.96	
36	1.00	1.01	1.00	1.09	1.00	0.92	0.94	1.07	1.00	1.00	1.00	1.00	1.02	1.04	1.11	0.95	0.98	0.97	0.96	
37	1.00	1.01	1.00	1.09	1.00	0.92	0.94	1.06	1.00	1.00	1.00	1.00	1.02	1.04	1.11	0.94	0.98	0.97	0.96	
38	1.00	1.01	1.00	1.09	1.00	0.92	0.94	1.05	0.99	1.00	1.00	1.00	1.02	1.04	1.11	0.94	0.98	0.97	0.96	
39	1.00	1.02	1.00	1.08	1.00	0.92	0.95	1.05	0.99	1.00	1.01	1.00	1.02	1.04	1.11	0.93	0.98	0.97	0.96	
40	1.00	1.02	1.00	1.08	1.00	0.92	0.95	1.05	0.99	1.00	1.01	1.00	1.02	1.04	1.11	0.93	0.97	0.97	0.96	
41	1.00	1.02	1.00	1.08	1.00	0.92	0.95	1.05	0.99	1.00	1.01	1.00	1.02	1.04	1.11	0.93	0.97	0.97	0.97	
42	1.00	1.02	1.00	1.08	1.01	0.93	0.95	1.05	0.99	1.00	1.01	1.00	1.03	1.04	1.11	0.92	0.97	0.97	0.97	
43	1.00	1.02	1.00	1.07	1.01	0.93	0.96	1.05	0.99	1.00	1.02	1.00	1.03	1.04	1.12	0.92	0.97	0.97	0.97	
44	1.00	1.02	1.00	1.07	1.01	0.93	0.96	1.05	0.99	1.00	1.02	1.00	1.03	1.04	1.13	0.92	0.97	0.96	0.97	
45	1.00	1.02	1.00	1.07	1.02	0.94	0.96	1.05	0.99	1.00	1.02	1.00	1.03	1.04	1.13	0.92	0.97	0.96	0.97	
46	1.00	1.02	1.00	1.07	1.02	0.94	0.96	1.05	0.99	1.00	1.02	1.00	1.03	1.04	1.13	0.93	0.97	0.96	0.97	
47	1.00	1.02	1.00	1.06	1.02	0.94	0.96	1.05	0.98	1.00	1.02	1.00	1.03	1.04	1.14	0.93	0.97	0.96	0.97	
48	1.00	1.02	1.00	1.06	1.01	0.94	0.97	1.05	0.98	1.00	1.01	1.00	1.03	1.04	1.13	0.92	0.97	0.96	0.97	
49	1.00	1.02	1.00	1.05	1.00	0.94	0.97	1.06	0.98	1.00	1.01	1.00	1.03	1.04	1.13	0.92	0.97	0.96	0.97	
50	1.00	1.02	1.00	1.05	1.00	0.93	0.97	1.06	0.98	1.00	1.01	1.00	1.03	1.04	1.12	0.92	0.97	0.97	0.97	
51	1.00	1.02	1.00	1.04	1.00	0.93	0.98	1.06	0.98	1.00	1.01	1.00	1.03	1.03	1.12	0.92	0.97	0.97	0.97	
52	1.00	1.03	1.00	1.04	1.01	0.93	0.98	1.06	0.98	1.00	1.01	1.00	1.03	1.03	1.11	0.92	0.98	0.98	0.97	
53	1.00	1.03	1.00	1.03	1.01	0.93	0.98	1.06	0.98	1.00	1.01	1.00	1.03	1.03	1.11	0.92	0.98	0.98	0.97	
54	1.00	1.03	1.00	1.03	1.02	0.94	0.99	1.05	0.98	1.00	1.01	1.00	1.03	1.02	1.12	0.92	0.98	0.98	0.96	
55	1.00	1.02	1.00	1.03	1.03	0.94	0.99	1.04	0.98	1.00	1.01	1.00	1.03	1.02	1.12	0.93	0.98	0.98	0.96	
56	1.00	1.02	1.00	1.02	1.04	0.94	0.99	1.04	0.98	1.00	1.01	1.00	1.03	1.02	1.12	0.93	0.98	0.98	0.96	
57	1.00	1.02	1.00	1.02	1.04	0.95	0.99	1.04	0.98	1.00	1.01	1.00	1.03	1.02	1.12	0.93	0.98	0.98	0.96	
58	1.00	1.02	1.00	1.02	1.04	0.95	0.99	1.04	0.98	1.00	1.01	1.00	1.03	1.01	1.12	0.94	0.98	0.98	0.96	
59	1.00	1.02	1.00	1.01	1.03	0.95	1.00	1.04	0.98	1.00	1.01	1.00	1.03	1.01	1.12	0.94	0.99	0.98	0.96	
60	1.00	1.02	1.00	1.01	1.03	0.95	1.00	1.04	0.98	1.00	1.01	1.00	1.02	1.01	1.11	0.94	0.99	0.98	0.96	
61	1.00	1.02	1.00	1.01	1.02	0.95	1.00	1.04	0.98	1.00	1.01	1.00	1.02	1.00	1.11	0.94	0.99	0.98	0.96	
62	1.00	1.02	1.00	1.01	1.02	0.95	1.00	1.05	0.98	1.00	1.01	1.00	1.02	1.00	1.11	0.94	1.00	0.98	0.96	
63	1.00	1.02	1.00	1.00	1.02	0.95	1.00	1.05	0.98	1.00	1.01	1.00	1.02	1.00	1.10	0.94	1.00	0.98	0.96	
64	1.00	1.02	1.00	1.00	1.02	0.95	1.00	1.05	0.98	1.00	1.01	1.00	1.02	0.99	1.10	0.94	1.00	0.99	0.96	
65	1.00	1.01	1.00	1.00	1.01	0.95	1.00	1.05	0.98	1.00	1.01	1.00	1.02	0.99	1.10	0.94	1.00	0.99	0.96	
66	1.00	1.01	1.00	1.00	1.01	0.95	1.00	1.06	0.98	1.00	1.01	1.00	1.02	0.99	1.09	0.94	1.00	0.99	0.96	
67	1.00	1.01	1.00	1.00	1.01	0.94	1.00	1.06	0.98	1.00	1.01	1.00	1.02	0.99	1.0					

Exhibit A-8b
Actual-to-Expected Claim Duration Utilization Experience 2016-2019
Claim Months 4+
All Products

Product or Insured Characteristic	ALF			HHC			SNF			Total		
	Paid Claims [A]	Actual-to-Expected (A:E)		Paid Claims [A]	A:E		Paid Claims [A]	A:E		Paid Claims [A]	A:E	
		Policy Duration [B]	Expected ^[1] [C]		Policy Duration [B]	Expected ^[1] [C]		Policy Duration [B]	Expected ^[1] [C]		Policy Duration [B]	Expected ^[1] [C]
Inflation Option												
Automatic Inflation (For Life)	51,560,947	0.96	0.98	76,546,416	1.07	0.94	68,330,116	0.69	0.93	196,437,479	0.87	0.95
Limited Automatic Inflation ^[2]	32,109,770	0.99	0.98	25,443,494	1.23	0.99	31,437,409	0.91	1.01	88,990,673	1.02	0.99
Non-Automatic	41,155,131	1.02	1.00	46,355,968	1.18	0.99	49,317,876	0.90	0.99	136,828,975	1.02	0.99
Benefit Period												
Lifetime	38,731,821	1.02	1.00	45,787,753	1.22	0.98	38,680,494	0.92	0.99	123,200,068	1.05	0.99
Non-Lifetime	86,094,027	0.97	0.98	102,558,126	1.09	0.96	110,404,907	0.75	0.96	299,057,060	0.91	0.96
Group or Individual												
Group	18,350,088	0.92	0.95	30,776,568	0.99	0.87	20,008,950	0.67	0.88	69,135,606	0.85	0.89
Individual	106,475,760	1.00	0.99	117,569,311	1.17	0.99	129,076,451	0.81	0.98	353,121,521	0.97	0.99
ALF Reimbursement												
Home Care Only	NA	NA	NA	9,772,587	1.20	1.02	NA	NA	NA	9,772,587	1.20	1.02
<=60%	18,774,162	1.11	1.03	24,698,697	1.16	0.97	26,565,341	0.62	0.90	70,038,200	0.86	0.96
61%+	106,051,686	0.97	0.98	113,874,595	1.12	0.96	122,520,060	0.84	0.98	342,446,341	0.96	0.97
HHC Reimbursement												
Facility Only	25,649,602	1.01	0.99	NA	NA	NA	27,129,422	0.97	1.02	52,779,024	0.99	1.01
<=50%	49,636,490	1.03	1.00	52,677,365	1.23	1.00	64,885,359	0.72	0.94	167,199,213	0.92	0.98
51%+	49,539,756	0.94	0.97	95,668,514	1.08	0.94	57,070,620	0.81	0.97	202,278,890	0.95	0.96
Incurral Age												
<75	11,965,555	0.88	0.92	29,583,541	1.01	0.87	15,920,155	0.67	0.86	57,469,251	0.86	0.88
75-84	51,772,599	0.97	0.98	59,660,708	1.14	0.98	62,616,427	0.77	0.96	174,049,734	0.93	0.97
85+	61,087,694	1.03	1.00	59,101,630	1.19	1.00	70,548,818	0.84	1.00	190,738,142	0.99	1.00
Claim Year												
1	31,314,209	0.94	0.99	23,591,379	0.92	0.99	41,926,268	0.81	0.99	96,831,855	0.87	0.99
2	34,547,383	0.98	0.99	36,475,182	1.07	1.00	44,046,921	0.81	0.99	115,069,486	0.93	0.99
3	25,364,093	1.03	1.00	30,936,116	1.19	1.00	28,225,032	0.80	0.98	84,525,240	0.98	0.99
4	14,503,338	1.05	1.00	22,106,969	1.25	1.01	15,677,689	0.78	0.97	52,287,997	1.01	1.00
5	8,200,167	1.03	1.00	14,466,919	1.31	1.02	8,333,062	0.74	0.95	31,000,148	1.03	1.00
6+	10,896,658	0.98	0.89	20,769,313	1.23	0.78	10,876,429	0.71	0.80	42,542,400	0.98	0.81
Total	124,825,848	0.99	0.98	148,345,878	1.13	0.96	149,085,401	0.79	0.97	422,257,127	0.95	0.97

[1] Expected = current assumption reflecting all experience adjustments.

[2] Captures inflation options that are capped based on a set number of years or percentage of the original daily benefit (e.g., 20 years of 5% simple inflation).

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<u>Product</u>	<u>Number</u>
Series 11 Group	
Comprehensive Form	GRP11-341-MA-PA-601
Comprehensive Certificate	GRP11-342-MA-PA-601

The experience provided in this supplement to the actuarial memorandum captures the pooled nationwide experience of the above-listed policy form(s) and similar individual and group policy forms of the same product series issued nationwide by MedAmerica Insurance Company (MedAmerica) and its affinity partners. Section 15 of the actuarial memorandum (memorandum) provides a description as to the appropriateness of pooling the experience of these policy forms. Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

A. Purpose of Supplement

This supplement has been prepared for the purpose of demonstrating that the requested rate increase is in compliance with Chapter 18 Sections 3803(c) and (e) and Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania, as well as providing items generally requested by the Department. It may not be appropriate for other purposes.

B. Demonstration of Compliance with Chapter 18 Section 3803

(c) and (e): We believe that we comply with these subsections of the regulation by submitting these rates before they are being used.

C. Demonstration of Compliance with Reg. 89.83

(a): This subsection requires no action.

(b): This subsection is not applicable since this filing is not for rates for a new policy form.

(c): Revision of Current Rates

(1): For policies issued prior to September 16, 2002, the effective date of rate stability in Pennsylvania, the minimum loss ratio requirement is 60%, as specified in Reg. 89a.117.(b). For policies issued on or after September 16, 2002, the loss ratio requirements are specified in Reg. 89a.118.(c)(2) (i.e., the 58%/85% test). Demonstration of satisfaction of these requirements is discussed in Section 15 of the memorandum.

As of December 31, 2020, 100 of the 222 policies that are in force and subject to the requested rate increase in Pennsylvania were issued on or after September 16, 2002 (approximately 45%). However, because the company manages this block of business as a whole, this rate increase filing complies with both sets of requirements for all of the policies, regardless of issue date.

(2): Section 3 of the memorandum provides a description of benefits. Copies of the affected policy forms may be provided upon request.

(2)(i): The primary reason why these forms are in need of a premium rate increase is due to emerging experience running more adverse than expected in pricing.

The company is seeking this current rate increase request to help alleviate the adverse performance on this block of business. The cumulative rate increase levels were determined to vary by benefit period and inflation option to better align the rate increase with the adverse experience, as described in Section 2 of the memorandum. Table 2.2 in Section 2 of the memorandum provides the average prior, requested, and cumulative increase by benefit period and inflation option based on the nationwide distribution. Table 1 below provides similar information on a Pennsylvania-specific distribution split by issue date.

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Table 1
Pennsylvania-Specific Average^[1] Rate Increase Request

Policy Form Cohort	Benefit Period	Inflation Option	Prior Increase	Requested Increase	Cumulative Increase
Issued Prior to 9/16/2002					
Series 11 Group	Non-Lifetime	Non-Auto	144.4%	0.0%	144%
	Non-Lifetime	Auto	144.4	90.2	365
	Lifetime	Non-Auto	378.9	70.1	715
	Lifetime	Auto	378.9	98.2	849
Issued On or After 9/16/2002					
Series 11 Group	Non-Lifetime	Non-Auto	144.5	0.0	145
	Non-Lifetime	Auto	144.5	90.1	365
	Lifetime	Non-Auto	378.9	70.1	715
	Lifetime	Auto	378.9	98.2	849
Average			144.5	86.8	357

[1] As of December 31, 2020 and excludes policies assumed to be paid up prior to implementation of the requested rate increase.

Current rate schedules along with the proposed rate schedules are enclosed with this filing. Please note that the actual rates implemented may vary slightly from those shown due to implementation rounding algorithms.

Exhibit I of the memorandum provides nationwide earned premium and incurred claim actual and projected experience using current assumptions, as described in Section 6 of the memorandum. Attachment 1 to this supplement provides nationwide written premium and paid claim actual and projected experience using current assumptions. Values in Exhibit I and Attachment 1 are shown both before and after the requested rate increase. The interest rate used in Exhibit I and Attachment 1 to accumulate and discount values is the maximum valuation interest rate for contract reserves applicable to the year of issue (which ranges from 3.5% to 5.5% and averages 4.5%).

Attachments 2 and 3 to this supplement provide similar information to Exhibit I and Attachment 1, respectively, except using Pennsylvania-specific experience.

(2)(ii)(A): There have been five rate increases approved and implemented on these policy forms in Pennsylvania. The average cumulative prior approved increase is 151% and has been implemented on the individual and group policy forms. The most recent rate increase was filed for use by the Department on September 14, 2021. Exhibit IV of the memorandum provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which there is business in force.

(2)(ii)(B): Table 2a shows the original pricing commission scales by issue age and duration for lifetime-pay individual policies.

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Table 2a
Commission Percentages by Issue Age and Duration^[1]

Individual Policy Form	Issue Ages	Commissions by Duration		
		1	2-10	11+
LTC-LBP-2PA	<71	45-78%	10-21%	0-5%
LTC-CD5-2PA	71-79	40-68	8-18	0-5
LTC-CD8-MA-PA	80+	35-58	5-15	0-5
LTC-CD9-MA-PA	All Ages	30-50	5-10	5-10
LTQ11-336-MA-PA-998	<75 75+	30-50 20-40	5-10	0-10 0-10
NTQ11-337-MA-PA-998				
HTQ11-338-MA-PA-998				
LTQ11-336-MA-PA-601				
HTQ11-338-MA-PA-601				
NTQ11-337-MA-PA-601				
FLQ11-336-MA-PA-601	<75	25-45	0-5	0-5
	75+	15-35	0-5	0-5

[1] The maximum writing agent commissions are 50% in the first policy year and 10% for policy years two through ten.

Table 2b provides similar information for the lifetime-pay group policy form by duration and whether the group was sold by a commissioned agent. The commission scale, without other sales and marketing expenses, was not readily available.

Table 2b
Commission Percentages by Duration and Agent Type
Group Policy Form: GRP11-341-MA-PA-601

Duration	Commissioned	Non-Commissioned
1	30%	40%
2+	7	0

Commissions for limited-pay policies are reduced to levels that are approximately equivalent to the above commissions for lifetime-pay policies, on a present value basis, based on original pricing assumptions.

The actual commission scales will differ slightly from those that appear in Table 2 as the company adjusts renewal commission rates so that the total commissions paid before and after any increase in premium are similar (i.e., commissions are not paid on the increased premium).

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Exhibit I of the memorandum and Attachment 1 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 2 and 3 to this supplement, respectively. Attachment 4 to this supplement provides reserve balances and the calculation basis for both nationwide and Pennsylvania-specific experience.

(2)(ii)(C)(II): Attachment 4 to this supplement provides a breakdown of historical incurred claims and active life reserve balance, including a description of the calculation basis, for both nationwide and Pennsylvania-specific experience.

Attachment 5 to this supplement provides actual and projected nationwide experience on a durational basis using current assumptions. Included are policy year earned premiums, incurred claims, durational loss ratios, end of year lives, and cumulative loss ratios with interest. Values in Attachment 5 are shown both before and after the requested rate increase. The number of durations shown was chosen to capture the majority of the durations underlying Exhibit I. Similar to Exhibit I and Attachments 1 through 3, the values used to calculate the cumulative loss ratios are accumulated and discounted at the maximum valuation interest rate.

Attachment 6 to this supplement provides similar information to Attachment 5, except using

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Pennsylvania-specific experience.

Please note that totals in Attachments 5 and 6 may not tie exactly to Exhibit I and Attachment 2, respectively, because the experience periods captured differ slightly between calendar year and duration.

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We understand that data used in this rate increase filing is in agreement with those used in the annual statement filed with the Department.

(d): We believe the proposed rate tables provided with this filing comply with this subsection.

D. Demonstration of Compliance with Generally Requested Information

Table 3 below provides the number of policyholders both issued and in-force that are subject to the requested rate increase. Table 3 is split by issue date, policy form cohort, benefit period, and inflation option and is provided for both nationwide and Pennsylvania-specific experience.

Table 3
Nationwide and Pennsylvania-Specific Life Counts Issued and In-Force^[1]

Policy Form Cohort	Benefit Period	Inflation Option	Nationwide		Pennsylvania	
			Issued	In-Force	Issued	In-Force
Issued Prior to 9/16/2002						
Prior to Series 11	Non-Lifetime	Non-Auto	2,681	171	1,621	38
		Auto	1,172	325	145	27
	Lifetime	Non-Auto	412	80	35	7
		Auto	621	171	17	4
Series 11 Individual	Non-Lifetime	Non-Auto	522	79	55	4
		Auto	442	187	55	27
	Lifetime	Non-Auto	122	42	2	1
		Auto	302	136	26	14
Series 11 Group	Non-Lifetime	Non-Auto	1,077	209	0	0
		Auto	524	95	0	0
	Lifetime	Non-Auto	9	0	0	0
		Auto	18	2	0	0
Issued On or After 9/16/2002						
Prior to Series 11	Non-Lifetime	Non-Auto	6	2	0	0
		Auto	7	4	0	0
	Lifetime	Non-Auto	0	0	0	0
		Auto	1	0	0	0
Series 11 Individual	Non-Lifetime	Non-Auto	2,549	1,241	40	4
		Auto	1,925	1,090	49	26
	Lifetime	Non-Auto	185	73	3	0
		Auto	782	339	16	7
Series 11 Group	Non-Lifetime	Non-Auto	3,668	1,579	24	7
		Auto	3,859	1,975	88	56
	Lifetime	Non-Auto	11	1	0	0
		Auto	57	20	0	0
All Issue Dates						
All	All	All	20,952	7,821	2,176	222

[1] As of December 31, 2020 and excludes policies assumed to be paid up prior to implementation of the requested rate increase.

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An Excel workbook containing the values shown in Exhibits I, II, and IV of the memorandum and Attachments 1 through 6 to this supplement is enclosed with this filing, as required.

E. Description of Attachments and Enclosures

Attachment 1: Nationwide Actual and Projected Written Premium and Paid Claims
Attachment 2: Pennsylvania-Specific Actual and Projected Experience
Attachment 3: Pennsylvania-Specific Actual and Projected Written Premium and Paid Claims
Attachment 4: Nationwide and Pennsylvania-Specific Claim Breakdown and Reserve Balances
Attachment 5: Nationwide Actual and Projected Experience by Policy Year
Attachment 6: Pennsylvania-Specific Actual and Projected Experience by Policy Year

Enclosures: Exhibits and Attachments in Excel
Current and Proposed Premium Rate Schedules

Attachment 1-a
MedAmerica and Affinity Partners
Written Premium and Paid Claim Experience and Projections by Calendar Year
Nationwide Experience Before Requested Rate Increase
Series 11 and Prior Policy Forms

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Written Premium	Paid Claims	Loss Ratio		Written Premium	Paid Claims	Loss Ratio
Historical Experience	1992	127,778	0	0%	111	587,693	0	0%
	1993	820,223	435	0%	634	3,192,836	1,897	0%
	1994	1,851,617	45,498	2%	1,371	6,793,742	167,145	2%
	1995	1,970,785	63,694	3%	1,372	6,721,907	221,015	3%
	1996	2,234,705	63,028	3%	1,558	7,102,705	208,291	3%
	1997	2,815,255	58,344	2%	1,924	8,361,206	175,579	2%
	1998	4,491,564	43,234	1%	3,429	12,473,007	116,947	1%
	1999	6,537,962	306,312	5%	4,078	17,167,165	847,615	5%
	2000	7,642,014	574,377	8%	4,284	19,114,966	1,528,286	8%
	2001	8,093,163	833,901	10%	4,632	19,316,516	2,087,897	11%
	2002	10,389,490	1,115,445	11%	6,102	23,644,019	2,643,423	11%
	2003	14,989,029	1,854,682	12%	11,170	32,537,671	4,159,644	13%
	2004	18,469,392	2,200,861	12%	12,226	38,297,650	4,649,572	12%
	2005	19,768,392	2,694,281	14%	13,488	39,202,342	5,414,801	14%
	2006	20,065,657	3,291,681	16%	13,513	37,976,276	6,302,694	17%
	2007	19,900,109	4,271,003	21%	13,718	35,968,443	7,812,597	22%
	2008	19,469,426	5,251,014	27%	13,739	33,631,098	9,179,542	27%
	2009	18,771,154	5,602,113	30%	13,466	31,010,306	9,351,064	30%
	2010	17,740,404	6,110,869	34%	13,187	28,035,150	9,751,522	35%
	2011	17,507,860	7,456,163	43%	12,941	26,474,980	11,375,073	43%
	2012	18,135,673	8,673,520	48%	13,156	26,225,498	12,649,595	48%
	2013	16,893,886	9,803,400	58%	12,984	23,366,420	13,673,726	59%
	2014	15,831,343	10,583,649	67%	12,750	20,948,648	14,104,552	67%
	2015	15,215,232	12,099,206	80%	12,491	19,268,879	15,424,966	80%
	2016	14,851,002	12,557,754	85%	12,449	17,997,134	15,314,430	85%
	2017	14,240,667	13,436,230	94%	11,950	16,532,811	15,676,162	95%
	2018	13,865,583	13,897,899	100%	11,668	15,429,146	15,509,286	101%
	2019	14,429,262	16,156,334	112%	11,400	15,384,696	17,255,306	112%
	2020	14,937,642	17,717,995	119%	11,115	15,259,721	18,111,132	119%
Projected Future Experience (60 Years)	2021	14,459,806	19,258,067	133%	10,617	14,155,730	18,840,618	133%
	2022	14,214,952	19,733,623	139%	10,279	13,338,551	18,478,581	139%
	2023	13,364,729	20,772,095	155%	9,947	12,023,164	18,618,508	155%
	2024	12,560,380	21,528,177	171%	9,610	10,834,256	18,471,792	170%
	2025	11,757,747	22,224,366	189%	9,272	9,725,768	18,255,389	188%
	2026	11,061,504	22,969,636	208%	8,931	8,775,157	18,064,193	206%
	2027	10,320,130	24,292,318	235%	8,593	7,851,506	18,293,922	233%
	2028	9,640,024	25,768,493	267%	8,252	7,034,857	18,583,164	264%
	2029	9,005,617	27,281,601	303%	7,911	6,305,079	18,841,200	299%
	2030	8,392,246	28,924,595	345%	7,568	5,638,095	19,131,330	339%
	2031	7,793,502	30,599,301	393%	7,223	5,025,049	19,384,808	386%
	2032	7,207,925	32,360,085	449%	6,876	4,461,223	19,636,851	440%
	2033	6,639,047	34,177,013	515%	6,528	3,945,258	19,867,926	504%
	2034	6,088,002	36,024,567	592%	6,180	3,474,269	20,063,922	578%
	2035	5,556,475	37,839,633	681%	5,833	3,045,825	20,193,299	663%
	2036	5,046,335	39,564,270	784%	5,487	2,657,665	20,232,778	761%
	2037	4,559,276	41,146,666	902%	5,144	2,307,521	20,166,507	874%
	2038	4,097,790	42,525,363	1,038%	4,807	1,993,578	19,977,558	1,002%
	2039	3,663,270	43,662,789	1,192%	4,476	1,713,556	19,663,404	1,148%
	2040	3,256,824	44,512,866	1,367%	4,153	1,465,157	19,219,438	1,312%
	2041	2,879,194	45,039,675	1,564%	3,840	1,246,043	18,647,389	1,497%
	2042	2,531,273	45,215,033	1,786%	3,538	1,054,110	17,952,973	1,703%
	2043	2,213,181	45,029,084	2,035%	3,250	887,068	17,149,006	1,933%
	2044	1,924,525	44,501,139	2,312%	2,975	742,619	16,257,839	2,189%
	2045	1,664,456	43,647,382	2,622%	2,715	618,483	15,298,268	2,474%
	2046	1,431,899	42,486,133	2,967%	2,471	512,493	14,288,223	2,788%
	2047	1,225,750	41,056,798	3,350%	2,243	422,678	13,249,674	3,135%
	2048	1,044,195	39,373,758	3,771%	2,030	347,000	12,194,193	3,514%
	2049	885,463	37,471,307	4,232%	1,834	283,646	11,137,762	3,927%
	2050	747,480	35,399,610	4,736%	1,653	230,885	10,099,012	4,374%
	2051-2055	2,261,394	142,559,164	6,304%	6,057	636,478	36,287,404	5,701%
	2056-2060	877,154	87,529,844	9,979%	3,454	208,110	18,293,290	8,790%
	2061-2065	313,881	47,429,136	15,111%	1,870	63,396	8,224,135	12,973%
	2066-2070	105,056	23,050,716	21,941%	913	18,140	3,356,075	18,500%
	2071-2075	33,624	10,022,919	29,809%	376	4,935	1,240,114	25,131%
	2076-2080	9,969	3,815,419	38,274%	125	1,245	410,307	32,968%
History		352,056,267	156,762,920	45%	256,906	598,022,629	213,713,762	36%
Future		188,834,076	1,348,792,639	714%	187,030	133,048,595	598,070,852	450%
Lifetime		540,890,342	1,505,555,560	278%	443,936	731,071,224	811,784,614	111%

Attachment 1-b
MedAmerica and Affinity Partners
Written Premium and Paid Claim Experience and Projections by Calendar Year
Nationwide Experience After Requested Rate Increase
Series 11 and Prior Policy Forms

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Written Premium	Paid Claims	Loss Ratio		Written Premium	Paid Claims	Loss Ratio
Historical Experience	1992	127,778	0	0%	111	587,693	0	0%
	1993	820,223	435	0%	634	3,192,836	1,897	0%
	1994	1,851,617	45,498	2%	1,371	6,793,742	167,145	2%
	1995	1,970,785	63,694	3%	1,372	6,721,907	221,015	3%
	1996	2,234,705	63,028	3%	1,558	7,102,705	208,291	3%
	1997	2,815,255	58,344	2%	1,924	8,361,206	175,579	2%
	1998	4,491,564	43,234	1%	3,429	12,473,007	116,947	1%
	1999	6,537,962	306,312	5%	4,078	17,167,165	847,615	5%
	2000	7,642,014	574,377	8%	4,284	19,114,966	1,528,286	8%
	2001	8,093,163	833,901	10%	4,632	19,316,516	2,087,897	11%
	2002	10,389,490	1,115,445	11%	6,102	23,644,019	2,643,423	11%
	2003	14,989,029	1,854,682	12%	11,170	32,537,671	4,159,644	13%
	2004	18,469,392	2,200,861	12%	12,226	38,297,650	4,649,572	12%
	2005	19,768,392	2,694,281	14%	13,488	39,202,342	5,414,801	14%
	2006	20,065,657	3,291,681	16%	13,513	37,976,276	6,302,694	17%
	2007	19,900,109	4,271,003	21%	13,718	35,968,443	7,812,597	22%
	2008	19,469,426	5,251,014	27%	13,739	33,631,098	9,179,542	27%
	2009	18,771,154	5,602,113	30%	13,466	31,010,306	9,351,064	30%
	2010	17,740,404	6,110,869	34%	13,187	28,035,150	9,751,522	35%
	2011	17,507,860	7,456,163	43%	12,941	26,474,980	11,375,073	43%
	2012	18,135,673	8,673,520	48%	13,156	26,225,498	12,649,595	48%
	2013	16,893,886	9,803,400	58%	12,984	23,366,420	13,673,726	59%
	2014	15,831,343	10,583,649	67%	12,750	20,948,648	14,104,552	67%
Projected Future Experience (60 Years)	2015	15,215,232	12,099,206	80%	12,491	19,268,879	15,424,966	80%
	2016	14,851,002	12,557,754	85%	12,449	17,997,134	15,314,430	85%
	2017	14,240,667	13,436,230	94%	11,950	16,532,811	15,676,162	95%
	2018	13,865,583	13,897,899	100%	11,668	15,429,146	15,509,286	101%
	2019	14,429,262	16,156,334	112%	11,400	15,384,696	17,255,306	112%
	2020	14,937,642	17,717,995	119%	11,115	15,259,721	18,111,132	119%
	2021	14,459,806	19,258,067	133%	10,617	14,155,730	18,840,618	133%
	2022	14,140,377	19,733,093	140%	10,279	13,268,723	18,478,085	139%
	2023	22,471,824	20,416,192	91%	9,344	20,197,815	18,299,683	91%
	2024	23,750,130	20,133,945	85%	8,973	20,473,625	17,275,892	84%
	2025	22,281,029	19,706,091	88%	8,654	18,415,948	16,186,661	88%
	2026	20,929,281	19,458,130	93%	8,337	16,586,975	15,301,561	92%
	2027	19,517,911	19,968,000	102%	8,026	14,831,458	15,035,868	101%
	2028	18,196,049	20,810,692	114%	7,712	13,259,687	15,006,084	113%
	2029	16,969,969	21,852,306	129%	7,399	11,861,361	15,089,930	127%
	2030	15,788,916	23,076,814	146%	7,085	10,587,153	15,261,936	144%
	2031	14,638,117	24,402,441	167%	6,769	9,418,006	15,457,707	164%
	2032	13,512,823	25,832,018	191%	6,450	8,343,425	15,674,005	188%
	2033	12,422,930	27,320,365	220%	6,129	7,362,658	15,880,359	216%
	2034	11,369,649	28,835,945	254%	5,808	6,469,331	16,058,311	248%
	2035	10,356,100	30,326,816	293%	5,487	5,658,546	16,181,786	286%
	2036	9,385,920	31,761,799	338%	5,167	4,925,836	16,239,907	330%
	2037	8,462,261	33,096,089	391%	4,850	4,266,650	16,217,323	380%
	2038	7,589,653	34,274,937	452%	4,537	3,677,261	16,097,286	438%
	2039	6,770,324	35,263,783	521%	4,229	3,152,991	15,875,565	504%
	2040	6,006,013	36,030,397	600%	3,929	2,689,185	15,550,524	578%
	2041	5,297,807	36,540,156	690%	3,638	2,281,183	15,120,749	663%
	2042	4,646,992	36,765,767	791%	3,357	1,924,752	14,589,049	758%
	2043	4,053,461	36,695,194	905%	3,087	1,615,372	13,964,680	864%
	2044	3,516,202	36,342,244	1,034%	2,830	1,348,559	13,265,401	984%
	2045	3,033,328	35,719,598	1,178%	2,587	1,119,881	12,506,844	1,117%
	2046	2,602,617	34,833,499	1,338%	2,357	925,173	11,700,743	1,265%
	2047	2,221,744	33,726,978	1,518%	2,143	760,634	10,869,451	1,429%
	2048	1,887,143	32,411,028	1,717%	1,943	622,386	10,022,453	1,610%
	2049	1,595,302	30,905,996	1,937%	1,758	506,976	9,170,728	1,809%
	2050	1,342,284	29,245,512	2,179%	1,587	411,157	8,327,715	2,025%
	2051-2055	4,020,280	118,185,623	2,940%	5,840	1,121,397	30,013,829	2,676%
	2056-2060	1,523,738	72,828,946	4,780%	3,356	357,984	15,180,965	4,241%
	2061-2065	530,749	39,755,473	7,490%	1,830	106,300	6,871,123	6,464%
	2066-2070	173,496	19,646,268	11,324%	897	29,808	2,844,283	9,542%
	2071-2075	54,837	8,657,895	15,789%	370	8,027	1,061,731	13,227%
	2076-2080	16,240	3,272,071	20,148%	123	2,023	348,118	17,210%
History		352,056,267	156,762,920	45%	256,906	598,022,629	213,713,762	36%
Future		325,535,303	1,117,090,167	343%	177,481	222,743,977	499,866,956	224%
Lifetime		677,591,570	1,273,853,087	188%	434,387	820,766,606	713,580,718	87%

Attachment 2-a
MedAmerica
Actual and Projected Experience using Current Assumptions by Calendar Year
Pennsylvania-Specific Experience Before Requested Rate Increase
Series 11 and Prior Policy Forms

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1992	17,324	0	0%	111	79,677	0	0%
	1993	547,119	112,031	20%	580	2,172,092	430,246	20%
	1994	1,333,833	28,415	2%	1,191	4,909,819	103,529	2%
	1995	1,802,649	55,039	3%	1,165	6,198,426	190,984	3%
	1996	1,608,703	5,871	0%	1,055	5,228,677	19,403	0%
	1997	1,439,865	114,890	8%	953	4,454,412	361,602	8%
	1998	1,347,126	235,553	17%	912	3,970,510	714,247	18%
	1999	1,286,732	377,829	29%	872	3,607,227	1,060,591	29%
	2000	1,267,260	481,212	38%	859	3,371,486	1,296,580	38%
	2001	1,228,866	713,556	58%	859	3,105,891	1,785,539	57%
	2002	1,323,148	745,816	56%	892	3,157,960	1,819,937	58%
	2003	1,345,479	464,534	35%	895	3,050,108	1,070,644	35%
	2004	1,410,319	958,964	68%	953	3,032,300	2,030,635	67%
	2005	1,361,886	656,165	48%	911	2,788,632	1,385,093	50%
	2006	1,272,052	751,072	59%	849	2,484,790	1,487,862	60%
	2007	1,178,994	940,403	80%	812	2,197,154	1,788,963	81%
	2008	1,111,890	585,491	53%	745	1,977,661	1,064,201	54%
	2009	1,037,003	691,309	67%	700	1,760,812	1,202,839	68%
	2010	934,315	817,263	87%	659	1,512,929	1,362,874	90%
	2011	843,440	1,412,703	167%	619	1,301,843	2,208,465	170%
	2012	865,091	1,281,526	148%	574	1,275,121	1,898,378	149%
	2013	863,792	974,481	113%	530	1,215,841	1,395,639	115%
	2014	800,022	1,444,148	181%	487	1,075,258	1,948,475	181%
Projected Future Experience (60 Years)	2015	718,243	2,422,746	337%	436	921,933	3,088,348	335%
	2016	646,695	280,660	43%	397	792,711	346,897	44%
	2017	593,302	1,481,784	250%	371	694,631	1,740,332	251%
	2018	565,516	313,327	55%	348	632,783	352,978	56%
	2019	586,229	847,187	145%	328	627,112	906,322	145%
	2020	598,936	818,319	137%	313	612,546	837,267	137%
	2021	552,135	655,757	119%	289	539,903	640,830	119%
	2022	548,518	639,471	117%	267	512,975	597,101	116%
	2023	514,105	642,139	125%	249	459,929	573,239	125%
	2024	421,993	653,698	155%	232	361,134	558,113	155%
	2025	325,020	660,532	203%	216	266,062	539,470	203%
	2026	296,977	682,656	230%	201	232,649	533,470	229%
	2027	267,808	710,570	265%	187	200,681	531,378	265%
	2028	243,543	734,401	302%	175	174,609	525,602	301%
	2029	222,543	768,885	345%	164	152,691	526,625	345%
	2030	202,816	802,894	396%	153	133,173	526,305	395%
	2031	184,246	842,823	457%	143	115,780	528,783	457%
	2032	166,589	886,171	532%	134	100,186	532,165	531%
	2033	149,783	918,332	613%	125	86,210	527,838	612%
	2034	133,797	946,111	707%	116	73,702	520,568	706%
	2035	118,624	971,903	819%	108	62,540	511,906	819%
	2036	104,326	977,628	937%	100	52,641	492,928	936%
	2037	90,963	970,985	1,067%	92	43,929	468,705	1,067%
	2038	78,609	951,866	1,211%	85	36,334	439,913	1,211%
	2039	67,345	916,734	1,361%	78	29,792	405,693	1,362%
	2040	57,225	893,365	1,561%	72	24,229	378,537	1,562%
	2041	48,249	850,337	1,762%	65	19,552	344,998	1,764%
	2042	40,414	800,231	1,980%	60	15,674	310,886	1,983%
	2043	33,646	753,710	2,240%	54	12,489	280,418	2,245%
	2044	27,814	714,204	2,568%	49	9,881	254,456	2,575%
	2045	22,832	681,943	2,987%	44	7,763	232,616	2,997%
	2046	18,577	642,915	3,461%	40	6,044	210,007	3,474%
	2047	14,956	603,270	4,034%	35	4,657	188,670	4,051%
	2048	11,915	558,629	4,688%	32	3,551	167,268	4,711%
	2049	9,382	504,225	5,374%	28	2,676	144,557	5,403%
	2050	7,302	449,674	6,158%	25	1,993	123,400	6,192%
	2051-2055	17,058	1,445,732	8,475%	84	4,190	353,952	8,447%
	2056-2060	3,516	492,600	14,011%	41	696	97,084	13,956%
	2061-2065	556	131,680	23,683%	18	89	20,920	23,591%
	2066-2070	63	20,631	32,926%	8	8	2,643	32,784%
	2071-2075	5	2,703	58,629%	3	0	277	57,753%
	2076-2080	0	441	469,815%	1	0	36	451,286%
History		29,935,829	20,012,295	67%	20,376	68,210,341	33,898,870	50%
Future		5,003,247	24,879,845	497%	3,771	3,748,412	13,091,358	349%
Lifetime		34,939,077	44,892,139	128%	24,147	71,958,753	46,990,228	65%

Attachment 2-b
MedAmerica
Actual and Projected Experience using Current Assumptions by Calendar Year
Pennsylvania-Specific Experience After Requested Rate Increase
Series 11 and Prior Policy Forms

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1992	17,324	0	0%	111	79,677	0	0%
	1993	547,119	112,031	20%	580	2,172,092	430,246	20%
	1994	1,333,833	28,415	2%	1,191	4,909,819	103,529	2%
	1995	1,802,649	55,039	3%	1,165	6,198,426	190,984	3%
	1996	1,608,703	5,871	0%	1,055	5,228,677	19,403	0%
	1997	1,439,865	114,890	8%	953	4,454,412	361,602	8%
	1998	1,347,126	235,553	17%	912	3,970,510	714,247	18%
	1999	1,286,732	377,829	29%	872	3,607,227	1,060,591	29%
	2000	1,267,260	481,212	38%	859	3,371,486	1,296,580	38%
	2001	1,228,866	713,556	58%	859	3,105,891	1,785,539	57%
	2002	1,323,148	745,816	56%	892	3,157,960	1,819,937	58%
	2003	1,345,479	464,534	35%	895	3,050,108	1,070,644	35%
	2004	1,410,319	958,964	68%	953	3,032,300	2,030,635	67%
	2005	1,361,886	656,165	48%	911	2,788,632	1,385,093	50%
	2006	1,272,052	751,072	59%	849	2,484,790	1,487,862	60%
	2007	1,178,994	940,403	80%	812	2,197,154	1,788,963	81%
	2008	1,111,890	585,491	53%	745	1,977,661	1,064,201	54%
	2009	1,037,003	691,309	67%	700	1,760,812	1,202,839	68%
	2010	934,315	817,263	87%	659	1,512,929	1,362,874	90%
	2011	843,440	1,412,703	167%	619	1,301,843	2,208,465	170%
	2012	865,091	1,281,526	148%	574	1,275,121	1,898,378	149%
	2013	863,792	974,481	113%	530	1,215,841	1,395,639	115%
	2014	800,022	1,444,148	181%	487	1,075,258	1,948,475	181%
Projected Future Experience (60 Years)	2015	718,243	2,422,746	337%	436	921,933	3,088,348	335%
	2016	646,695	280,660	43%	397	792,711	346,897	44%
	2017	593,302	1,481,784	250%	371	694,631	1,740,332	251%
	2018	565,516	313,327	55%	348	632,783	352,978	56%
	2019	586,229	847,187	145%	328	627,112	906,322	145%
	2020	598,936	818,319	137%	313	612,546	837,267	137%
	2021	552,135	655,757	119%	289	539,903	640,830	119%
	2022	548,518	639,471	117%	267	512,975	597,101	116%
	2023	682,624	534,960	78%	237	610,872	477,531	78%
	2024	703,147	520,324	74%	220	601,971	444,205	74%
	2025	536,812	521,026	97%	205	439,645	425,497	97%
	2026	494,871	534,496	108%	190	387,872	417,661	108%
	2027	449,400	552,851	123%	178	336,913	413,414	123%
	2028	411,650	567,959	138%	166	295,265	406,472	138%
	2029	378,860	590,598	156%	155	260,057	404,514	156%
	2030	347,500	613,102	176%	145	228,273	401,906	176%
	2031	317,528	641,162	202%	136	199,617	402,285	202%
	2032	288,621	672,050	233%	127	173,646	403,612	232%
	2033	260,710	694,751	266%	118	150,113	399,370	266%
	2034	233,828	714,705	306%	110	128,851	393,295	305%
	2035	208,019	734,297	353%	103	109,706	386,819	353%
	2036	183,460	741,277	404%	95	92,599	373,832	404%
	2037	160,296	739,870	462%	88	77,434	357,230	461%
	2038	138,760	729,055	525%	82	64,153	337,036	525%
	2039	118,994	708,735	596%	75	52,653	313,754	596%
	2040	101,142	696,363	689%	69	42,832	295,184	689%
	2041	85,212	670,899	787%	63	34,537	272,328	789%
	2042	71,270	640,116	898%	58	27,646	248,819	900%
	2043	59,203	612,643	1,035%	52	21,978	228,079	1,038%
	2044	48,813	588,674	1,206%	47	17,343	209,878	1,210%
	2045	39,943	568,398	1,423%	43	13,582	194,022	1,429%
	2046	32,386	541,933	1,673%	39	10,538	177,156	1,681%
	2047	26,005	514,058	1,977%	35	8,098	160,894	1,987%
	2048	20,664	480,751	2,326%	31	6,158	144,063	2,339%
	2049	16,226	437,086	2,694%	27	4,628	125,411	2,710%
	2050	12,596	392,543	3,116%	24	3,438	107,809	3,136%
	2051-2055	29,113	1,286,196	4,418%	83	7,155	314,963	4,402%
	2056-2060	5,780	453,646	7,848%	40	1,145	89,389	7,810%
	2061-2065	873	125,215	14,344%	18	139	19,887	14,276%
	2066-2070	95	20,067	21,176%	8	12	2,570	21,073%
	2071-2075	7	2,673	38,387%	3	1	274	37,806%
	2076-2080	0	440	284,819%	1	0	36	275,370%
History		29,935,829	20,012,295	67%	20,376	68,210,341	33,898,870	50%
Future		7,565,061	20,138,147	266%	3,629	5,461,749	10,587,125	194%
Lifetime		37,500,890	40,150,442	107%	24,005	73,672,090	44,485,995	60%

Attachment 3-a
MedAmerica
Written Premium and Paid Claim Experience and Projections by Calendar Year
Pennsylvania-Specific Experience Before Requested Rate Increase
Series 11 and Prior Policy Forms

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Written Premium	Paid Claims	Loss Ratio		Written Premium	Paid Claims	Loss Ratio
Historical Experience	1992	127,778	0	0%	111	587,693	0	0%
	1993	771,602	435	0%	580	3,006,827	1,897	0%
	1994	1,646,903	45,498	3%	1,191	6,047,868	167,145	3%
	1995	1,722,133	63,694	4%	1,165	5,884,203	221,015	4%
	1996	1,554,699	57,268	4%	1,055	5,044,606	189,257	4%
	1997	1,395,175	34,233	2%	953	4,315,545	107,743	2%
	1998	1,334,369	1,801	0%	912	3,931,386	5,398	0%
	1999	1,284,526	169,733	13%	872	3,595,324	488,467	14%
	2000	1,267,362	413,900	33%	859	3,367,529	1,116,354	33%
	2001	1,217,868	488,498	40%	859	3,069,836	1,248,045	41%
	2002	1,334,593	609,346	46%	892	3,178,947	1,483,470	47%
	2003	1,362,060	748,375	55%	895	3,080,946	1,747,040	57%
	2004	1,383,597	647,095	47%	953	2,971,425	1,416,461	48%
	2005	1,332,002	660,435	50%	911	2,726,163	1,368,594	50%
	2006	1,235,602	842,743	68%	849	2,411,672	1,653,141	69%
	2007	1,159,981	909,721	78%	812	2,161,010	1,710,961	79%
	2008	1,097,178	953,070	87%	745	1,951,200	1,726,419	88%
	2009	1,021,152	766,169	75%	700	1,733,582	1,323,736	76%
	2010	889,973	718,109	81%	659	1,439,156	1,188,454	83%
	2011	843,903	851,546	101%	619	1,302,127	1,341,994	103%
	2012	860,741	978,780	114%	574	1,268,901	1,470,705	116%
	2013	853,704	1,291,742	151%	530	1,201,116	1,841,732	153%
	2014	774,405	1,275,108	165%	487	1,040,803	1,727,936	166%
Projected Future Experience (60 Years)	2015	689,739	1,230,324	178%	436	884,992	1,588,261	179%
	2016	630,028	1,067,165	169%	397	772,025	1,310,944	170%
	2017	579,403	955,380	165%	371	678,227	1,120,743	165%
	2018	558,693	958,089	171%	348	625,104	1,073,164	172%
	2019	590,005	902,690	153%	328	631,186	967,106	153%
	2020	597,206	850,603	142%	313	610,770	870,218	142%
	2021	544,619	773,869	142%	289	532,578	756,510	142%
	2022	534,574	771,441	144%	267	499,990	720,524	144%
	2023	499,853	812,221	162%	249	447,246	725,028	162%
	2024	396,066	823,879	208%	232	338,992	703,225	207%
	2025	314,178	824,362	262%	216	257,242	673,048	262%
	2026	288,459	801,436	278%	201	226,026	625,909	277%
	2027	258,437	800,742	310%	187	193,649	598,375	309%
	2028	236,546	805,963	341%	175	169,615	576,339	340%
	2029	216,036	814,216	377%	164	148,242	557,191	376%
	2030	196,727	829,238	422%	153	129,186	543,075	420%
	2031	178,461	850,992	477%	143	112,152	533,387	476%
	2032	161,052	879,334	546%	134	96,861	527,507	545%
	2033	144,508	911,447	631%	125	83,177	523,342	629%
	2034	128,772	946,424	735%	116	70,937	520,175	733%
	2035	113,902	981,439	862%	108	60,051	516,369	860%
	2036	99,929	1,013,831	1,015%	100	50,424	510,647	1,013%
	2037	86,929	1,040,177	1,197%	92	41,982	501,585	1,195%
	2038	74,956	1,058,143	1,412%	85	34,647	488,538	1,410%
	2039	64,073	1,066,920	1,665%	78	28,346	471,652	1,664%
	2040	54,333	1,063,804	1,958%	72	23,006	450,292	1,957%
	2041	45,750	1,049,543	2,294%	65	18,540	425,376	2,294%
	2042	38,261	1,023,896	2,676%	60	14,840	397,349	2,678%
	2043	31,805	989,465	3,111%	54	11,806	367,683	3,114%
	2044	26,241	949,874	3,620%	49	9,322	337,985	3,626%
	2045	21,495	906,467	4,217%	44	7,308	308,840	4,226%
	2046	17,451	864,098	4,951%	40	5,678	281,890	4,964%
	2047	13,998	820,557	5,862%	35	4,359	256,315	5,880%
	2048	11,109	773,746	6,965%	32	3,310	231,417	6,990%
	2049	8,704	721,901	8,294%	28	2,482	206,718	8,328%
	2050	6,733	667,045	9,907%	25	1,838	182,861	9,951%
	2051-2055	15,497	2,451,624	15,820%	84	3,808	596,834	15,671%
	2056-2060	3,100	1,081,595	34,886%	41	614	212,744	34,661%
	2061-2065	468	325,755	69,638%	18	75	51,644	69,163%
	2066-2070	49	58,505	119,263%	8	6	7,506	118,809%
	2071-2075	3	6,459	203,265%	3	0	667	200,917%
	2076-2080	0	613	1,175,792%	1	0	51	1,145,512%
History		30,116,377	18,491,552	61%	20,376	69,520,168	30,476,400	44%
Future		4,833,078	30,561,019	632%	3,771	3,628,336	15,388,598	424%
Lifetime		34,949,455	49,052,571	140%	24,147	73,148,504	45,864,997	63%

Attachment 3-b
MedAmerica
Written Premium and Paid Claim Experience and Projections by Calendar Year
Pennsylvania-Specific Experience After Requested Rate Increase
Series 11 and Prior Policy Forms

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Written Premium	Paid Claims	Loss Ratio		Written Premium	Paid Claims	Loss Ratio
Historical Experience	1992	127,778	0	0%	111	587,693	0	0%
	1993	771,602	435	0%	580	3,006,827	1,897	0%
	1994	1,646,903	45,498	3%	1,191	6,047,868	167,145	3%
	1995	1,722,133	63,694	4%	1,165	5,884,203	221,015	4%
	1996	1,554,699	57,268	4%	1,055	5,044,606	189,257	4%
	1997	1,395,175	34,233	2%	953	4,315,545	107,743	2%
	1998	1,334,369	1,801	0%	912	3,931,386	5,398	0%
	1999	1,284,526	169,733	13%	872	3,595,324	488,467	14%
	2000	1,267,362	413,900	33%	859	3,367,529	1,116,354	33%
	2001	1,217,868	488,498	40%	859	3,069,836	1,248,045	41%
	2002	1,334,593	609,346	46%	892	3,178,947	1,483,470	47%
	2003	1,362,060	748,375	55%	895	3,080,946	1,747,040	57%
	2004	1,383,597	647,095	47%	953	2,971,425	1,416,461	48%
	2005	1,332,002	660,435	50%	911	2,726,163	1,368,594	50%
	2006	1,235,602	842,743	68%	849	2,411,672	1,653,141	69%
	2007	1,159,981	909,721	78%	812	2,161,010	1,710,961	79%
	2008	1,097,178	953,070	87%	745	1,951,200	1,726,419	88%
	2009	1,021,152	766,169	75%	700	1,733,582	1,323,736	76%
	2010	889,973	718,109	81%	659	1,439,156	1,188,454	83%
	2011	843,903	851,546	101%	619	1,302,127	1,341,994	103%
	2012	860,741	978,780	114%	574	1,268,901	1,470,705	116%
	2013	853,704	1,291,742	151%	530	1,201,116	1,841,732	153%
	2014	774,405	1,275,108	165%	487	1,040,803	1,727,936	166%
Projected Future Experience (60 Years)	2015	689,739	1,230,324	178%	436	884,992	1,588,261	179%
	2016	630,028	1,067,165	169%	397	772,025	1,310,944	170%
	2017	579,403	955,380	165%	371	678,227	1,120,743	165%
	2018	558,693	958,089	171%	348	625,104	1,073,164	172%
	2019	590,005	902,690	153%	328	631,186	967,106	153%
	2020	597,206	850,603	142%	313	610,770	870,218	142%
	2021	544,619	773,869	142%	289	532,578	756,510	142%
	2022	534,574	771,441	144%	267	499,990	720,524	144%
	2023	832,882	676,653	81%	237	745,225	604,014	81%
	2024	659,947	655,783	99%	220	564,847	559,746	99%
	2025	518,905	650,254	125%	205	424,868	530,898	125%
	2026	480,678	627,497	131%	190	376,642	490,066	130%
	2027	433,675	623,008	144%	178	324,957	465,559	143%
	2028	399,824	623,303	156%	166	286,693	445,720	155%
	2029	367,782	625,418	170%	155	252,369	427,991	170%
	2030	337,068	633,218	188%	145	221,344	414,700	187%
	2031	307,559	647,377	210%	136	193,282	405,764	210%
	2032	279,029	666,865	239%	127	167,815	400,048	238%
	2033	251,529	689,542	274%	118	144,777	395,927	273%
	2034	225,047	714,942	318%	110	123,971	392,948	317%
	2035	199,738	741,502	371%	103	105,306	390,130	370%
	2036	175,729	768,728	437%	95	88,672	387,193	437%
	2037	153,187	792,592	517%	88	73,981	382,197	517%
	2038	132,312	810,455	613%	82	61,158	374,182	612%
	2039	113,213	824,845	729%	75	50,085	364,638	728%
	2040	96,031	829,218	863%	69	40,661	350,995	863%
	2041	80,799	828,067	1,025%	63	32,744	335,613	1,025%
	2042	67,474	819,028	1,214%	58	26,170	317,845	1,215%
	2043	55,964	804,273	1,437%	52	20,774	298,866	1,439%
	2044	46,053	782,922	1,700%	47	16,361	278,581	1,703%
	2045	37,605	755,538	2,009%	43	12,786	257,417	2,013%
	2046	30,424	728,376	2,394%	39	9,899	237,614	2,400%
	2047	24,340	699,212	2,873%	35	7,579	218,411	2,882%
	2048	19,265	665,879	3,456%	31	5,741	199,155	3,469%
	2049	15,054	625,777	4,157%	27	4,293	179,193	4,174%
	2050	11,615	582,296	5,013%	24	3,170	159,628	5,036%
	2051-2055	26,450	2,182,607	8,252%	83	6,503	531,069	8,167%
	2056-2060	5,098	996,411	19,545%	40	1,010	195,870	19,394%
	2061-2065	735	309,864	42,183%	18	117	49,104	41,855%
	2066-2070	74	56,902	76,691%	8	10	7,298	76,353%
	2071-2075	5	6,386	133,041%	3	1	659	131,480%
	2076-2080	0	612	791,893%	1	0	51	769,285%
History		30,116,377	18,491,552	61%	20,376	69,520,168	30,476,400	44%
Future		7,464,280	24,990,661	335%	3,629	5,426,378	12,526,124	231%
Lifetime		37,580,657	43,482,212	116%	24,005	74,946,546	43,002,524	57%

Attachment 4
Breakdown of Historical Incurred Claims and Reserve Balances at December 31, 2020
Series 11 and Prior Policy Forms

MedAmerica and Affinity Partners
Nationwide Experience

Incurred Year	Discounted to the Year of Incurrence					Year-End Active Life Reserve ^[3]
	Incurred Claims ^[1]	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve ^[2]	
1992	0	0	0		0	
1993	112,031	112,031	0		0	
1994	28,415	28,415	0		0	
1995	60,736	60,736	0		0	
1996	104,057	104,057	0		0	
1997	212,400	212,400	0		0	
1998	399,244	399,244	0		0	
1999	887,196	887,196	0		0	
2000	1,187,209	1,187,209	0		0	
2001	1,832,801	1,832,801	0		0	
2002	3,843,469	3,730,620	112,850		112,850	
2003	2,227,233	2,227,233	0		0	
2004	2,965,428	2,965,428	0		0	
2005	4,391,387	4,311,378	80,009		80,009	
2006	5,623,259	5,583,607	39,652		39,652	
2007	6,899,518	6,829,228	70,290		70,290	
2008	5,229,358	5,178,112	51,247		51,247	
2009	6,673,343	6,664,790	8,553		8,553	
2010	11,830,937	11,156,838	674,099		674,099	
2011	8,089,437	7,866,515	222,922		222,922	
2012	9,631,138	9,062,623	568,515		568,515	
2013	7,623,082	7,177,751	445,331		445,331	
2014	13,848,920	12,911,555	937,365		937,365	
2015	18,435,850	14,259,605	4,176,246		4,176,246	
2016	13,368,869	11,085,044	2,283,825		2,283,825	
2017	14,883,947	10,793,972	4,089,975		4,089,975	
2018	16,151,812	8,662,613	7,489,199		7,489,199	
2019	21,968,338	6,281,022	15,687,316		15,687,316	
2020	20,527,721	1,184,841	15,892,725	3,450,156	19,342,881	304,771,077

MedAmerica
Pennsylvania-Specific Experience

Incurred Year	Discounted to the Year of Incurrence					Year-End Active Life Reserve ^[3]
	Incurred Claims ^[1]	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve ^[2]	
1992	0	0	0		0	
1993	112,031	112,031	0		0	
1994	28,415	28,415	0		0	
1995	55,039	55,039	0		0	
1996	5,871	5,871	0		0	
1997	114,890	114,890	0		0	
1998	235,553	235,553	0		0	
1999	377,829	377,829	0		0	
2000	481,212	481,212	0		0	
2001	713,556	713,556	0		0	
2002	745,816	745,816	0		0	
2003	464,534	464,534	0		0	
2004	958,964	958,964	0		0	
2005	656,165	656,165	0		0	
2006	751,072	751,072	0		0	
2007	940,403	940,403	0		0	
2008	585,491	585,491	0		0	
2009	691,309	691,309	0		0	
2010	817,263	817,263	0		0	
2011	1,412,703	1,344,772	67,931		67,931	
2012	1,281,526	1,281,526	0		0	
2013	974,481	974,481	0		0	
2014	1,444,148	1,385,123	59,024		59,024	
2015	2,422,746	1,661,254	761,492		761,492	
2016	280,660	280,660	0		0	
2017	1,481,784	898,445	583,339		583,339	
2018	313,327	313,327	0		0	
2019	847,187	350,954	496,233		496,233	
2020	818,319	76,168	629,331	112,820	742,151	5,882,742

[1] Incurred claims are the sum of paid claims, disabled life reserve, and incurred but not reported (IBNR) reserve.

[2] Claim reserve is the sum of disabled life reserve and IBNR reserve.

[3] Active life reserve is defined as interpolated terminal reserves plus unearned premium reserves.

Attachment 5-a
MedAmerica and Affinity Partners
Actual and Projected Experience using Current Assumptions by Policy Year
Nationwide Experience Before Requested Rate Increase
Series 11 and Prior Policy Forms

Policy Year	A Earned Premium	B Incurred Claims	C Incurred Loss Ratio	D End of Year Lives	E Cumulative Loss Ratio w/ Max. Val. Interest
1	29,862,781	1,653,736	6%	19,186	6%
2	27,482,980	1,321,012	5%	17,948	5%
3	25,672,937	2,235,172	9%	16,772	6%
4	24,451,381	5,457,903	22%	16,037	10%
5	23,749,834	4,135,184	17%	15,607	11%
6	23,181,612	6,435,446	28%	15,211	13%
7	22,710,327	7,038,949	31%	14,903	15%
8	22,439,388	9,718,385	43%	14,557	18%
9	22,228,909	10,291,930	46%	14,269	20%
10	22,618,086	8,193,858	36%	13,950	21%
11	16,847,562	10,741,478	64%	13,616	24%
12	16,522,891	11,543,620	70%	13,307	26%
13	16,125,477	12,264,479	76%	12,980	28%
14	15,794,698	12,580,228	80%	12,663	30%
15	15,543,432	16,984,684	109%	12,235	32%
16	15,415,832	15,408,701	100%	11,904	34%
17	15,538,278	21,346,884	137%	11,568	37%
18	15,379,316	21,137,791	137%	11,227	40%
19	15,072,712	20,138,294	134%	10,861	42%
20	14,344,749	23,464,366	164%	10,495	45%
21	13,115,870	24,268,458	185%	10,130	47%
22	12,195,542	25,707,021	211%	9,735	50%
23	11,378,587	26,478,452	233%	9,342	53%
24	10,586,405	27,782,192	262%	8,941	55%
25	9,818,477	29,458,469	300%	8,562	58%
26	9,115,458	30,895,561	339%	8,173	61%
27	8,404,424	32,754,103	390%	7,779	64%
28	7,708,293	34,833,400	452%	7,384	66%
29	7,026,415	36,767,909	523%	6,987	69%
30	6,371,882	38,482,020	604%	6,592	72%
31	5,745,174	39,987,509	696%	6,198	75%
32	5,151,181	41,309,514	802%	5,807	78%
33	4,592,135	42,418,828	924%	5,422	81%
34	4,069,658	43,274,196	1,063%	5,044	84%
35	3,585,199	43,627,660	1,217%	4,675	87%
36	3,139,801	43,623,509	1,389%	4,317	90%
37	2,733,491	43,284,871	1,584%	3,973	92%
38	2,365,651	42,611,070	1,801%	3,642	95%
39	2,035,258	41,631,287	2,046%	3,328	97%
40	1,740,984	40,288,087	2,314%	3,030	99%
41	1,480,739	38,639,552	2,609%	2,750	101%
42	1,252,316	36,791,516	2,938%	2,488	103%
43	1,053,217	34,760,691	3,300%	2,245	104%
44	881,010	32,650,530	3,706%	2,021	106%
45	733,200	30,447,490	4,153%	1,814	107%
46-50	2,125,047	118,444,408	5,574%	6,549	112%
51-55	744,125	66,825,088	8,980%	3,616	114%
56-60	230,295	32,066,350	13,924%	1,907	115%
61-65	61,002	13,502,573	22,135%	911	115%
66-70	13,285	4,988,608	37,552%	349	115%
71-75	2,228	1,366,836	61,337%	95	115%
Total	540,439,532	1,362,059,861	252%	433,103	115%

Attachment 5-b
MedAmerica and Affinity Partners
Actual and Projected Experience using Current Assumptions by Policy Year
Nationwide Experience After Requested Rate Increase
Series 11 and Prior Policy Forms

Policy Year	A Earned Premium	B Incurred Claims	C Incurred Loss Ratio	D End of Year Lives	E Cumulative Loss Ratio w/ Max. Val. Interest
1	29,862,781	1,653,736	6%	19,186	6%
2	27,482,980	1,321,012	5%	17,948	5%
3	25,672,937	2,235,172	9%	16,772	6%
4	24,451,381	5,457,903	22%	16,037	10%
5	23,752,023	4,135,137	17%	15,607	11%
6	23,211,710	6,434,691	28%	15,204	13%
7	22,814,823	7,036,122	31%	14,891	15%
8	22,665,380	9,711,233	43%	14,533	18%
9	22,585,783	10,277,322	46%	14,238	20%
10	23,078,802	8,170,314	35%	13,913	21%
11	17,411,216	10,704,864	61%	13,565	23%
12	17,284,497	11,485,995	66%	13,241	25%
13	17,072,762	12,181,436	71%	12,911	27%
14	16,852,439	12,469,881	74%	12,590	29%
15	16,726,302	16,837,802	101%	12,155	32%
16	16,863,219	15,203,147	90%	11,810	34%
17	17,331,367	21,051,370	121%	11,460	36%
18	17,716,537	20,649,565	117%	11,083	39%
19	18,516,113	19,237,279	104%	10,646	41%
20	19,629,497	21,694,431	111%	10,127	43%
21	20,194,646	21,541,666	107%	9,649	44%
22	20,470,923	22,169,522	108%	9,226	46%
23	19,778,672	22,373,185	113%	8,837	48%
24	18,867,873	23,056,542	122%	8,438	49%
25	18,079,731	23,979,374	133%	8,052	51%
26	17,206,421	24,656,649	143%	7,666	52%
27	16,085,357	25,932,160	161%	7,293	54%
28	14,839,072	27,570,649	186%	6,927	56%
29	13,554,493	29,134,408	215%	6,559	57%
30	12,321,470	30,533,635	248%	6,193	59%
31	11,127,732	31,788,385	286%	5,828	61%
32	9,985,658	32,915,756	330%	5,468	63%
33	8,906,546	33,888,172	380%	5,111	65%
34	7,896,217	34,656,186	439%	4,761	67%
35	6,958,322	35,015,532	503%	4,419	69%
36	6,095,259	35,101,873	576%	4,086	70%
37	5,307,395	34,913,531	658%	3,765	72%
38	4,593,385	34,462,350	750%	3,457	74%
39	3,951,394	33,748,775	854%	3,163	75%
40	3,379,040	32,729,267	969%	2,884	77%
41	2,872,515	31,469,539	1,096%	2,622	78%
42	2,427,753	30,027,127	1,237%	2,376	80%
43	2,039,974	28,442,690	1,394%	2,147	81%
44	1,704,697	26,783,129	1,571%	1,935	82%
45	1,417,112	25,034,617	1,767%	1,740	83%
46-50	4,095,369	97,938,617	2,391%	6,313	86%
51-55	1,424,187	55,367,888	3,888%	3,515	87%
56-60	435,224	26,625,873	6,118%	1,869	88%
61-65	113,012	11,438,053	10,121%	899	88%
66-70	24,303	4,332,891	17,829%	346	88%
71-75	4,230	1,191,476	28,167%	94	88%
Total	677,140,531	1,146,767,927	169%	423,553	88%

Attachment 6-a
MedAmerica
Actual and Projected Experience using Current Assumptions by Policy Year
Pennsylvania-Specific Experience Before Requested Rate Increase
Series 11 and Prior Policy Forms

Policy Year	A Earned Premium	B Incurred Claims	C Incurred Loss Ratio	D End of Year Lives	E Cumulative Loss Ratio w/ Max. Val. Interest
1	3,169,904	140,446	4%	1,671	4%
2	2,446,129	35,491	1%	1,451	3%
3	2,150,913	71,375	3%	1,333	3%
4	1,992,054	148,292	7%	1,250	4%
5	1,876,435	295,943	16%	1,179	6%
6	1,788,841	711,577	40%	1,132	10%
7	1,691,063	765,740	45%	1,081	13%
8	1,587,820	883,638	56%	1,023	16%
9	1,496,087	806,921	54%	966	19%
10	1,404,389	905,217	64%	911	21%
11	1,298,072	898,354	69%	851	23%
12	1,212,165	2,244,013	185%	787	30%
13	1,126,481	979,153	87%	741	31%
14	1,064,373	854,494	80%	698	33%
15	1,006,780	1,525,616	152%	658	36%
16	958,551	948,837	99%	618	37%
17	923,416	1,243,744	135%	581	39%
18	878,739	1,449,019	165%	548	41%
19	832,214	1,225,806	147%	506	43%
20	757,857	1,775,079	234%	467	46%
21	636,783	1,144,537	180%	423	47%
22	537,448	817,196	152%	371	48%
23	464,428	602,298	130%	336	48%
24	414,180	921,246	222%	305	49%
25	375,322	1,108,691	295%	285	51%
26	361,112	1,018,717	282%	263	52%
27	330,405	939,073	284%	242	52%
28	299,402	953,261	318%	222	53%
29	263,870	1,000,342	379%	201	54%
30	235,833	1,015,914	431%	183	55%
31	205,541	1,024,557	498%	166	56%
32	178,868	1,039,308	581%	150	57%
33	155,299	1,056,916	681%	136	58%
34	134,402	1,068,583	795%	123	58%
35	115,821	1,060,784	916%	111	59%
36	99,276	1,050,570	1,058%	100	60%
37	84,512	1,038,237	1,229%	90	61%
38	71,371	1,013,929	1,421%	80	61%
39	59,731	981,664	1,643%	72	62%
40	49,553	933,457	1,884%	64	62%
41	40,711	881,337	2,165%	57	63%
42	33,104	835,303	2,523%	50	63%
43	26,588	778,396	2,928%	44	64%
44	21,081	714,962	3,391%	39	64%
45	16,494	651,907	3,952%	34	64%
46-50	38,816	2,226,477	5,736%	112	65%
51-55	7,646	838,320	10,964%	52	65%
56-60	1,083	230,598	21,298%	24	65%
61-65	106	42,808	40,258%	11	65%
66-70	7	4,924	73,842%	5	65%
71-75	0	829	560,371%	2	65%
Total	34,921,076	44,903,894	129%	22,803	65%

Attachment 6-b
MedAmerica
Actual and Projected Experience using Current Assumptions by Policy Year
Pennsylvania-Specific Experience After Requested Rate Increase
Series 11 and Prior Policy Forms

Policy Year	A Earned Premium	B Incurred Claims	C Incurred Loss Ratio	D End of Year Lives	E Cumulative Loss Ratio w/ Max. Val. Interest
1	3,169,904	140,446	4%	1,671	4%
2	2,446,129	35,491	1%	1,451	3%
3	2,150,913	71,375	3%	1,333	3%
4	1,992,054	148,292	7%	1,250	4%
5	1,876,435	295,943	16%	1,179	6%
6	1,788,841	711,577	40%	1,132	10%
7	1,691,063	765,740	45%	1,081	13%
8	1,587,820	883,638	56%	1,023	16%
9	1,496,087	806,921	54%	966	19%
10	1,404,389	905,217	64%	911	21%
11	1,298,072	898,354	69%	851	23%
12	1,212,165	2,244,013	185%	787	30%
13	1,126,481	979,153	87%	741	31%
14	1,064,373	854,494	80%	698	33%
15	1,006,780	1,525,616	152%	658	36%
16	958,551	948,837	99%	618	37%
17	923,416	1,243,744	135%	581	39%
18	886,480	1,448,730	163%	548	41%
19	893,208	1,224,880	137%	506	43%
20	862,591	1,766,076	205%	465	45%
21	714,861	1,118,381	156%	418	47%
22	650,309	745,656	115%	362	47%
23	604,211	512,383	85%	327	48%
24	567,817	813,795	143%	296	48%
25	533,864	986,364	185%	277	49%
26	515,011	884,070	172%	255	50%
27	477,530	795,546	167%	234	51%
28	439,788	795,448	181%	214	51%
29	400,787	819,255	204%	193	52%
30	374,590	814,833	218%	175	53%
31	337,085	807,814	240%	158	53%
32	298,682	813,595	272%	143	54%
33	262,535	823,509	314%	129	54%
34	229,391	830,885	362%	117	55%
35	199,333	825,261	414%	105	55%
36	172,099	818,262	475%	95	56%
37	147,417	809,840	549%	85	56%
38	125,147	793,408	634%	77	57%
39	105,195	771,912	734%	69	57%
40	87,579	739,417	844%	61	58%
41	72,144	703,953	976%	55	58%
42	58,784	672,456	1,144%	48	58%
43	47,281	633,291	1,339%	43	59%
44	37,537	586,728	1,563%	38	59%
45	29,389	540,122	1,838%	33	59%
46-50	69,131	1,895,371	2,742%	110	60%
51-55	13,418	748,240	5,576%	52	60%
56-60	1,828	215,753	11,803%	24	60%
61-65	171	41,434	24,299%	11	60%
66-70	10	4,872	47,884%	5	60%
71-75	0	828	345,211%	2	60%
Total	37,408,674	40,261,217	108%	22,657	60%



MedAmerica Insurance Company

Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York

Home Office: Rochester, NY

MedAmerica Insurance Company of Florida

Home Office: Orlando, FL

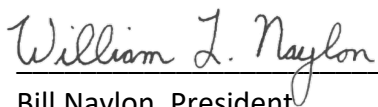
Letter of Authorization

To: Department of Insurance

MedAmerica Insurance Company ("MedAmerica") has entered into service agreements with Milliman, Inc. ("Milliman") that include long-term care rate filing services on our behalf. The agreements provide, in part, that Milliman is responsible for preparing and filing for approval with state insurance departments MedAmerica's long-term care rate increase filings as directed by MedAmerica. Milliman is also authorized to receive, on MedAmerica's behalf, written and oral communication from each state department of insurance for the purpose of completing the rate increase filing process.

Please accept this letter of authorization for the purpose stated above. Should you have any questions regarding the above, please forward your comments to:

MedAmerica Insurance Company
165 Court Street
Rochester, NY 14647



Bill Naylon, President

MedAmerica Insurance Company

9/8/2021

Date

MedAmerica Claim Administration and Processing Documentation

As the majority of policies to which this rate increase is applicable are eligible for a contingent benefit upon lapse, the following provides a demonstration that MedAmerica Insurance Company (MedAmerica) has consistently applied appropriate policy administration and claim processing procedures. These procedures are in place to assure that policyholders' long-term care claims are paid according to the provisions of our contracts.

Personal Care Advisors (PCAs) in our Claims Intake area determine whether a claimant qualifies for initial benefit eligibility, and create a plan of care for each eligible claimant. Our Rehabilitation/Case Management team then assigns a PCA to handle all aspects of the insured's contact with the Company, including care planning, ongoing care management, and supervision of claim payment.

While the PCAs are knowledgeable about all of the long term care products administered by the Company, each one specializes in a handful of products to increase claim payment accuracy. For chronically stable patients for whom rehabilitation is unlikely and site of care changes occur infrequently, specialized PCAs are assigned whose primary task is timely adjudication of claims and annual reassessment of benefit eligibility.

All claimants are reassessed at least once per year; claimants in Assisted Living or Home Care status are reassessed more frequently. All claims are reviewed prior to payment. Monthly claims audit procedures are in place. Anti-fraud activities are carried out by the staff of the Special Investigations Unit within our parent company.

MedAmerica management believes that these claims management practices are designed to pay claims correctly and help eliminate the potential for further deterioration of the policy form requiring further premium rate schedule increases.

Time-Sensitive! Action Needed - Review Options and Make Your Decision
RE: Your Long Term Care Insurance
Notice of Premium Increase — Please Read & Retain for Your Records

<<FIRST_NAME>> <<LAST_NAME>>
<<STREET_ADDRESS1>>
<<STREET_ADDRESS2>>
<<CITY>> <<STATE>> <<ZIP>>

<<DATE>>
Billing Account ID: <<POLICY_NUMBER>>

Dear <<SALUTATION LAST_NAME>>:

We are writing to notify you that we have filed a premium increase of <<INC_AMT>> with the Department of Insurance. This premium change is based on the overall experience of all contracts in your class and has nothing to do with your current age, health status, claims history or any other personal factors. This increase applies to all insureds having the same policy form as you, regardless of the effective date of coverage. Please be advised that premiums are subject to future rate increases.

The premium rate increase for your long term care insurance coverage will change on <<NEXT_BILL_DATE>>. Your <<MODAL>> premium payment will change from <<CURRENT_RATE>> to <<FUTURE_RATE>>.

We understand this premium increase may affect your ability to afford your current level of benefits. Please review the options regarding your coverage that are outlined below and make the decision that best meets your needs.

- **Option #1: Continue your coverage at your current level of benefits.** You may keep your current level of benefits by paying the increased premium when it is due on <<NEXT_BILL_DATE>>. If you choose this option, no additional action, other than your premium payment, is required. Please understand that paying the increased premium for coverage through 120 days from the date of the rate increase constitutes your acceptance of the rate increase and voids the offer of the Contingent Non-Forfeiture Benefit outlined in Option #3 below.
- **Option #2: Offset the increased premium by reducing your level of benefits.** You may be able to adjust your benefits to reduce your premium. Please understand that this option is not always available as you may have selected the state-mandated minimum benefits allowable for long term care insurance. Please call Customer Service toll free at 1-800-240-1675 to discuss your options.
- **Option #3: Elect the reduced Contingent Non-Forfeiture Benefit.**

If you elect the Contingent Non-Forfeiture Benefit Option, no further premium is due. This option becomes effective as of your current paid through date. As of the date of this letter, your Contingent Non-Forfeiture Benefit would be <<RESULT_OF_CNF_FORMULA>>.

There are two ways to elect the Contingent Non-Forfeiture Benefit:

- Choose this option today by signing and dating the enclosed Contingent Non-Forfeiture Benefit Election Form and returning it in the enclosed postage-paid envelope; OR
- If you do not pay the increased premium within 120 days of the due date, which is <<NEXT_BILL_DATE>>, you will be entitled to the Contingent Non-Forfeiture Benefit. We will automatically change your coverage to the Contingent Non-Forfeiture Benefit in lieu of your policy lapsing for non-payment of premium.

IMPORTANT: Paying the increased premium for coverage through 120 days from <<NEXT_BILL_DATE>>, constitutes your acceptance of the rate increase and voids the Contingent Non-Forfeiture Benefit offer.

What is the Contingent Non-Forfeiture Benefit?

The Contingent Non-Forfeiture Benefit Option allows you to retain reduced long term care insurance benefits in the event you can no longer afford your premium due to a substantial premium increase. Under this option, the same **Daily Benefit Amount** in effect at the time of the lapse will be payable, but the **Lifetime Benefit Amount** will be equal to the greater of the items a) or b) below:

- a) The total amount of premiums paid and applied to Your Policy; **OR**
- b) Thirty (30) times the **Daily Benefit Amount**

The total of all benefits paid under your policy will not exceed the **Lifetime Benefit Amount** that would have been payable if your policy did not lapse.

Important facts to know about this reduced benefit are:

- No future premium is due.
- The **Lifetime Benefit Amount** is significantly less than the benefit provided if you choose to continue paying your premium.
- All riders and inflation options will be terminated.
- All other terms, conditions, limitations and exclusions in your current coverage apply to the Contingent Non-Forfeiture Benefit.

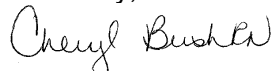
IMPORTANT NOTE: If your policy includes a Spousal Benefit Transfer Rider, both you and your spouse must continue to maintain identical coverage. You must both select the same option regarding this rate increase.

If you have questions on the above options, please call Customer Service toll free at **1-800-240-1675** between the hours of 8:30 a.m. and 5 p.m. EST, Monday through Friday.

If you are currently on claim and your premium is being waived, the increase will be applied when your premium is no longer being waived. Please be assured that your benefits are not affected and that your claims will continue to be paid.

As always, thank you for your business with the company.

Sincerely,



Cheryl Bush, RN
Senior Vice President, Long Term Care Operations

Contingent Non-Forfeiture Benefit Election Form

<<FIRST_NAME>> <<LAST_NAME>>
<<STREET_ADDRESS1>>
<<STREET_ADDRESS2>>
<<CITY>> <<STATE>> <<ZIP>>

<<DATE>>
Billing Account ID: <<POLICY_NUMBER>>

I have decided to stop future premium payments and accept the reduced Contingent Non-Forfeiture Benefit.

I understand the following:

- No future premium is due; and
- I will have a reduced lifetime benefit equal to the sum of all premiums paid and applied to date, **OR** thirty (30) times the Daily Benefit Amount, whichever is greater; and
- The Contingent Non-Forfeiture Benefit is significantly less than the benefit provided if I chose to keep paying my premium; and
- The Contingent Non-Forfeiture Benefit is only available if I satisfy the requirements for Benefit Eligibility as defined in my policy or certificate; and
- The Contingent Non-Forfeiture Benefit will be payable up to my Daily Benefit Amount in effect on the date of this change; and
- All riders and inflation options will be terminated; and
- All other terms, conditions, limitations and exclusions in my current coverage apply to the Contingent Non-Forfeiture Benefit.

Signature:

I request my current long term care insurance coverage be reduced to the Contingent Non-Forfeiture Benefit offered by the company. This option becomes effective as of my current paid through date. This option is not a cash refund. A summary of Contingent Non-Forfeiture Benefits will be sent to me when this request is processed.

Signature

Date

Mailing Instructions: Sign and date this form and return in the enclosed postage-paid envelope.



8500 Normandale Lake Blvd.
Suite 1850
Minneapolis, MN 55437-3830
USA

Tel +1 952 897 5300

milliman.com

August 8, 2022

Sean Carmody
Pennsylvania Insurance Department (Department)

Via *SERFF*

Re: MedAmerica Insurance Company (MedAmerica)
Company NAIC # 69515
SERFF Tracking # MILL-133176421
Series 11 Group
Comprehensive Form
Comprehensive Certificate

GRP11-341-MA-PA-601
GRP11-342-MA-PA-601

Dear Sean:

Thank you for reviewing this filing. This letter is in response to your letter dated May 24 regarding the above-referenced filing. The remainder of this letter provides the additional information requested in your May 24 letter. Each request is restated in *italics* for reference.

1. *Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit I-a, Series 11 and Prior Policy Forms) for this nationwide block of policies which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the nationwide historical and projected earned premium so that the business from inception appears to have all been earned at the current Pennsylvania rate level.*
2. *Please provide a table in an Excel spreadsheet (perhaps similar to Exhibit I-a, Series 11 and Prior Policy Forms) for this nationwide block of policies which shows the historical and projected nationwide earned premium and incurred claims on a calendar year basis assuming no rate increase is granted. Please restate the nationwide historical and projected earned premium so that the business from inception appears to have all been earned at the original rate level.*

Attachments 1 and 2 provide information like Exhibit I-a of the April 25 actuarial memorandum, except the premium has been restated to reflect (1) the current Pennsylvania rate level from inception and (2) the original rate level (i.e., assumes no rate increases were ever granted on any policy), respectively. Attachments 1 and 2 are provided in the enclosed Excel workbook, as requested.

We believe the Department's intent of restating premium to the current Pennsylvania rate level from inception and to reflect the original rate level in Attachments 1 and 2, respectively, is to evaluate the "if knew" premium and determine if the proposed rate increase recoups past losses. This approach is one of the most restrictive as it assumes the company could have had all of the knowledge that it has today at the time of issue. If the Department has concerns of recouping past losses, we respectfully request an opportunity to respond to such concerns prior to the Department making a decision regarding this filing.

Offices in Principal Cities Worldwide

This work product was prepared to solely provide assistance to MedAmerica. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

3. *Please provide the percent of active policyholders remaining on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide? Please provide this information considering the entire block (i.e. pre Series 11, individual Series 11, and group Series 11).*

The following table provides the (a) number of policies that were issued, (b) number of policies remaining in force, and (c) percent of in-force policyholders remaining on the above-listed policy form(s) and similar policy forms issued nationwide by MedAmerica and its affinity partners.

**Nationwide Policy Data
Series 11 and Prior
As of December 31, 2020**

Number of Policies Issued (a)	Number of Policies Remaining In Force ^[1] (b)	Percentage of Policies Remaining In Force (c) = (b) / (a)
20,952	7,821	37.3%

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase.

4. *Please provide the cumulative weighted average increase granted on policies in force on this block in PA. Please provide this information considering only group Series 11 policies. If the answer is 145%, then simply confirm this.*

We confirm the average cumulative rate increase granted on the above-listed policy form(s) in Pennsylvania is 145%.

5. *The cover letter describes the nonforfeiture options but no other downgrade choices. Please describe the other options policyholders have to mitigate the rate increase.*

In addition to the contingent nonforfeiture option, policyholders may have the option to reduce or eliminate inflation protection, increase the elimination period, reduce the benefit period and/or the daily benefit amount, eliminate any optional riders, or any combination thereof.

6. *Please provide a table in Excel for the 63 Pennsylvania policies in force. Each row should contain the following information:*
- Policy number,*
 - Policy form,*
 - Issue age,*
 - Inflation status indicator,*
 - Benefit period,*
 - Issue date,*
 - Requested rate increase.*

Attachment 3 provides a seriatim listing showing the policy number (counting value, not the actual policyholder's policy number), policy form, issue date, issue age, inflation option (non-auto or auto), benefit period (non-lifetime or lifetime), and requested rate increase for each insured in force on the above-listed policy form(s) issued in Pennsylvania by MedAmerica as of December 31, 2020. Policies assumed to be paid-up prior to implementation of the requested rate increase are excluded from Attachment 3. Please note that actual requested rate increases may vary slightly from those provided in Attachment 3 due to implementation rounding algorithms. Attachment 3 is also provided in the enclosed Excel workbook, as requested.

Limitations and Qualifications

Milliman's work has been prepared solely for the use and benefit of MedAmerica. Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third-party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

Milliman's work is being delivered to the Department, in accordance with its statutory and regulatory requirements. Milliman recognizes that materials it delivers to the Department may be public records subject to disclosure to third parties, however, Milliman does not intend to benefit and assumes no duty or liability to any third parties who receive Milliman's work and may include disclaimer language on its work product so stating. The Department agrees not to remove any such disclaimer language from Milliman's work. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, the Department agrees that it shall not disclose Milliman's work product to third parties without Milliman's prior written consent; provided, however, that the Department may distribute Milliman's work to (i) its professional service providers who are subject to a duty of confidentiality and who agree to not use Milliman's work product for any purpose other than to provide services to the Department, or (ii) any applicable regulatory or governmental agency, as required.

We have developed certain models to estimate the values included in this analysis. The intent of the models was to estimate future experience. We have reviewed the models, including their inputs, calculations, and outputs for consistency, reasonableness, and appropriateness to the intended purpose and in compliance with generally accepted actuarial practice and relevant actuarial standards of practice.

In performing this analysis, we relied on data and other information provided by MedAmerica. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete. In that event, the results of our analysis may not be suitable for the intended purpose.

We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

I am a Principal and Consulting Actuary for Milliman, Inc. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion contained herein.

❖❖❖

Sean, thank you for working with us to complete this filing in Pennsylvania. Please let me know if you have any additional questions. You can reach me directly at (952) 820-2478 or by e-mail at missy.gordon@milliman.com. Alternatively, you may contact Courtney Williamson, the contact of record for this filing, at (952) 820-2413 or by e-mail at courtney.williamson@milliman.com.

Respectfully,



Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

MAG/ljh

Attachment 1: Nationwide Experience Restated to Current Pennsylvania Rate Level from Inception
Attachment 2: Nationwide Experience Restated to Original Rate Level
Attachment 3: Seriatim Listing of Pennsylvania Policyholders In-Force

Enclosure: Numerical exhibits in Excel

Attachment 1
MedAmerica and Affinity Partners
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Reflect the Current Pennsylvania Rate Level from Inception
Series 11 and Prior Policy Forms

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1992	42,379	0	0%	111	194,914	0	0%
	1993	1,364,253	112,031	8%	634	5,412,427	430,246	8%
	1994	3,680,119	28,415	1%	1,371	13,530,758	103,529	1%
	1995	4,996,095	60,736	1%	1,372	17,160,898	210,754	1%
	1996	5,112,354	104,057	2%	1,558	16,409,244	308,070	2%
	1997	6,484,950	212,400	3%	1,924	19,362,637	665,019	3%
	1998	10,251,662	399,244	4%	3,429	28,549,836	1,159,914	4%
	1999	15,425,317	887,196	6%	4,078	40,550,464	2,385,287	6%
	2000	18,388,665	1,187,209	6%	4,284	46,021,779	3,047,834	7%
	2001	19,432,184	1,832,801	9%	4,632	46,418,541	4,463,401	10%
	2002	24,226,304	3,843,469	16%	6,102	55,169,619	8,857,991	16%
	2003	33,979,543	2,227,233	7%	11,170	73,810,046	4,878,788	7%
	2004	45,572,340	2,965,428	7%	12,226	94,514,303	6,211,895	7%
	2005	49,547,954	4,391,387	9%	13,488	98,261,617	8,774,852	9%
	2006	51,044,856	5,623,259	11%	13,513	96,664,288	10,716,509	11%
	2007	50,592,856	6,899,518	14%	13,718	91,502,910	12,591,570	14%
	2008	49,767,555	5,229,358	11%	13,739	85,998,954	9,119,986	11%
	2009	47,982,949	6,673,343	14%	13,466	79,293,345	11,119,395	14%
	2010	45,486,787	11,830,937	26%	13,187	71,907,291	18,853,256	26%
	2011	42,058,195	8,089,437	19%	12,941	63,604,447	12,323,190	19%
	2012	39,290,304	9,631,138	25%	13,156	56,820,408	14,010,454	25%
Projected Future Experience (60 Years)	2013	36,117,231	7,623,082	21%	12,984	49,953,197	10,634,520	21%
	2014	33,099,299	13,848,920	42%	12,750	43,794,273	18,442,823	42%
	2015	31,128,288	18,435,850	59%	12,491	39,418,523	23,478,296	60%
	2016	29,855,942	13,368,869	45%	12,449	36,178,930	16,295,274	45%
	2017	28,372,854	14,883,947	52%	11,950	32,933,218	17,356,309	53%
	2018	25,572,237	16,151,812	63%	11,668	28,447,989	18,026,784	63%
	2019	23,486,119	21,968,338	94%	11,400	25,038,484	23,465,719	94%
	2020	21,810,410	20,527,721	94%	11,115	22,280,667	20,983,052	94%
	2021	19,075,977	17,623,749	92%	10,766	18,674,122	17,242,360	92%
	2022	18,146,781	18,833,984	104%	10,427	17,024,997	17,638,723	104%
	2023	16,950,898	20,114,077	119%	10,092	15,243,394	18,033,756	118%
	2024	15,711,233	21,453,200	137%	9,750	13,545,128	18,414,968	136%
	2025	14,714,076	22,812,638	155%	9,407	12,162,749	18,749,198	154%
	2026	13,804,161	24,311,840	176%	9,061	10,941,622	19,132,703	175%
	2027	12,940,776	25,879,784	200%	8,718	9,836,159	19,503,095	198%
	2028	12,005,383	27,450,392	229%	8,372	8,750,138	19,811,031	226%
	2029	11,200,795	29,062,600	259%	8,025	7,830,624	20,088,369	257%
	2030	10,424,613	30,654,747	294%	7,677	6,991,822	20,295,629	290%
	2031	9,670,223	32,579,933	337%	7,327	6,223,340	20,662,668	332%
	2032	8,932,660	34,485,405	386%	6,975	5,516,983	20,952,996	380%
	2033	8,216,986	36,222,522	441%	6,621	4,871,401	21,087,287	433%
	2034	7,524,593	37,810,977	502%	6,268	4,282,858	21,093,533	493%
	2035	6,857,857	39,240,370	572%	5,915	3,748,373	20,980,262	560%
	2036	6,218,908	40,442,262	650%	5,563	3,264,897	20,725,368	635%
	2037	5,609,872	41,405,707	738%	5,215	2,829,510	20,341,372	719%
	2038	5,033,590	41,959,841	834%	4,873	2,439,738	19,763,781	810%
	2039	4,492,088	42,160,850	939%	4,536	2,092,807	19,044,203	910%
	2040	3,986,571	42,130,882	1,057%	4,208	1,785,690	18,252,233	1,022%
	2041	3,517,894	41,716,382	1,186%	3,891	1,515,383	17,334,046	1,144%
	2042	3,086,804	40,994,150	1,328%	3,584	1,279,059	16,341,667	1,278%
	2043	2,693,473	39,893,715	1,481%	3,291	1,073,841	15,257,482	1,421%
	2044	2,337,280	38,516,633	1,648%	3,013	896,783	14,135,781	1,576%
	2045	2,017,081	36,959,444	1,832%	2,749	744,995	13,017,473	1,747%
	2046	1,731,324	35,214,606	2,034%	2,501	615,691	11,902,021	1,933%
	2047	1,478,556	33,343,168	2,255%	2,269	506,383	10,816,543	2,136%
	2048	1,256,576	31,237,869	2,486%	2,054	414,557	9,725,795	2,346%
	2049	1,062,933	28,980,847	2,726%	1,855	337,879	8,662,175	2,564%
	2050	895,014	26,759,751	2,990%	1,671	274,199	7,678,618	2,800%
	2051-2055	2,686,701	100,728,337	3,749%	6,118	749,210	25,885,100	3,455%
	2056-2060	1,024,041	56,314,430	5,499%	3,483	240,219	11,952,938	4,976%
	2061-2065	359,678	28,897,438	8,034%	1,883	71,765	5,132,082	7,151%
	2066-2070	118,585	13,600,741	11,469%	918	20,254	2,035,310	10,049%
	2071-2075	37,722	5,778,520	15,319%	378	5,491	735,345	13,393%
	2076-2080	11,230	2,197,698	19,569%	126	1,392	244,823	17,582%
History		794,170,004	199,037,135	25%	256,906	1,379,204,007	278,914,718	20%
Future		235,832,932	1,187,769,490	504%	189,582	166,803,452	562,670,734	337%
Lifetime		1,030,002,936	1,386,806,625	135%	446,488	1,546,007,459	841,585,452	54%

Attachment 2
MedAmerica and Affinity Partners
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Reflect the Original Rate Level
Series 11 and Prior Policy Forms

	Calendar Year	Without Interest			D End of Year Lives	With Max. Val. Interest		
		A	B	C = B / A		E	F	G = F / E
		Earned Premium	Incurred Claims	Incurred Loss Ratio		Earned Premium	Incurred Claims	Incurred Loss Ratio
Historical Experience	1992	17,324	0	0%	111	79,677	0	0%
	1993	557,528	112,031	20%	634	2,211,915	430,246	19%
	1994	1,499,801	28,415	2%	1,371	5,514,522	103,529	2%
	1995	2,035,433	60,736	3%	1,372	6,991,756	210,754	3%
	1996	2,079,825	104,057	5%	1,558	6,677,030	308,070	5%
	1997	2,617,587	212,400	8%	1,924	7,820,284	665,019	9%
	1998	4,122,790	399,244	10%	3,429	11,486,943	1,159,914	10%
	1999	6,199,341	887,196	14%	4,078	16,301,718	2,385,287	15%
	2000	7,365,357	1,187,209	16%	4,284	18,438,288	3,047,834	17%
	2001	7,758,900	1,832,801	24%	4,632	18,538,716	4,463,401	24%
	2002	9,662,912	3,843,469	40%	6,102	22,008,975	8,857,991	40%
	2003	13,482,266	2,227,233	17%	11,170	29,290,068	4,878,788	17%
	2004	18,015,295	2,965,428	16%	12,226	37,366,130	6,211,895	17%
	2005	19,564,714	4,391,387	22%	13,488	38,802,857	8,774,852	23%
	2006	20,118,446	5,623,259	28%	13,513	38,099,748	10,716,509	28%
	2007	19,923,913	6,899,518	35%	13,718	36,034,533	12,591,570	35%
	2008	19,614,754	5,229,358	27%	13,739	33,892,566	9,119,986	27%
	2009	18,925,127	6,673,343	35%	13,466	31,271,857	11,119,395	36%
	2010	17,947,138	11,830,937	66%	13,187	28,368,914	18,853,256	66%
	2011	16,576,477	8,089,437	49%	12,941	25,065,830	12,323,190	49%
	2012	15,482,757	9,631,138	62%	13,156	22,387,674	14,010,454	63%
Projected Future Experience (60 Years)	2013	14,282,317	7,623,082	53%	12,984	19,750,931	10,634,520	54%
	2014	13,134,601	13,848,920	105%	12,750	17,376,382	18,442,823	106%
	2015	12,381,236	18,435,850	149%	12,491	15,676,808	23,478,296	150%
	2016	11,903,448	13,368,869	112%	12,449	14,422,689	16,295,274	113%
	2017	11,329,893	14,883,947	131%	11,950	13,149,594	17,356,309	132%
	2018	10,201,654	16,151,812	158%	11,668	11,348,052	18,026,784	159%
	2019	9,357,547	21,968,338	235%	11,400	9,975,610	23,465,719	235%
	2020	8,681,334	20,527,721	236%	11,115	8,868,378	20,983,052	237%
	2021	7,601,398	17,623,749	232%	10,766	7,441,378	17,242,360	232%
	2022	7,232,078	18,833,984	260%	10,427	6,785,321	17,638,723	260%
	2023	6,754,929	20,114,077	298%	10,092	6,074,976	18,033,756	297%
	2024	6,260,191	21,453,200	343%	9,750	5,397,742	18,414,968	341%
	2025	5,863,096	22,812,638	389%	9,407	4,847,242	18,749,198	387%
	2026	5,501,239	24,311,840	442%	9,061	4,361,330	19,132,703	439%
	2027	5,158,222	25,879,784	502%	8,718	3,921,655	19,503,095	497%
	2028	4,785,535	27,450,392	574%	8,372	3,488,914	19,811,031	568%
	2029	4,466,094	29,062,600	651%	8,025	3,123,307	20,088,369	643%
	2030	4,157,941	30,654,747	737%	7,677	2,789,760	20,295,629	728%
	2031	3,858,342	32,579,933	844%	7,327	2,484,078	20,662,668	832%
	2032	3,565,286	34,485,405	967%	6,975	2,202,990	20,952,996	951%
	2033	3,280,795	36,222,522	1,104%	6,621	1,945,978	21,087,287	1,084%
	2034	3,005,395	37,810,977	1,258%	6,268	1,711,553	21,093,533	1,232%
	2035	2,740,044	39,240,370	1,432%	5,915	1,498,550	20,980,262	1,400%
	2036	2,485,593	40,442,262	1,627%	5,563	1,305,769	20,725,368	1,587%
	2037	2,242,911	41,405,707	1,846%	5,215	1,132,071	20,341,372	1,797%
	2038	2,013,141	41,959,841	2,084%	4,873	976,485	19,763,781	2,024%
	2039	1,797,130	42,160,850	2,346%	4,536	837,934	19,044,203	2,273%
	2040	1,595,380	42,130,882	2,641%	4,208	715,227	18,252,233	2,552%
	2041	1,408,255	41,716,382	2,962%	3,891	607,182	17,334,046	2,855%
	2042	1,236,069	40,994,150	3,316%	3,584	512,681	16,341,667	3,187%
	2043	1,078,907	39,893,715	3,698%	3,291	430,586	15,257,482	3,543%
	2044	936,531	38,516,633	4,113%	3,013	359,727	14,135,781	3,930%
	2045	808,497	36,959,444	4,571%	2,749	298,958	13,017,473	4,354%
	2046	694,195	35,214,606	5,073%	2,501	247,170	11,902,021	4,815%
	2047	593,051	33,343,168	5,622%	2,269	203,372	10,816,543	5,319%
	2048	504,199	31,237,869	6,196%	2,054	166,566	9,725,795	5,839%
	2049	426,668	28,980,847	6,792%	1,855	135,820	8,662,175	6,378%
	2050	359,415	26,759,751	7,445%	1,671	110,277	7,678,618	6,963%
	2051-2055	1,080,367	100,728,337	9,324%	6,118	301,767	25,885,100	8,578%
	2056-2060	413,225	56,314,430	13,628%	3,483	97,114	11,952,938	12,308%
	2061-2065	145,804	28,897,438	19,819%	1,883	29,139	5,132,082	17,612%
	2066-2070	48,260	13,600,741	28,182%	918	8,251	2,035,310	24,668%
	2071-2075	15,368	5,778,520	37,601%	378	2,238	735,345	32,854%
	2076-2080	4,570	2,197,698	48,088%	126	567	244,823	43,173%
History		314,839,714	199,037,135	63%	256,906	547,218,444	278,914,718	51%
Future		94,118,124	1,187,769,490	1,262%	189,582	66,553,673	562,670,734	845%
Lifetime		408,957,837	1,386,806,625	339%	446,488	613,772,117	841,585,452	137%

Attachment 3
MedAmerica Insurance Company
Seriatim Listing of Pennsylvania Policyholders In Force as of December 31, 2020^[1]
Series 11 Group Policy Forms

Pennsylvania Policy Number	Policy Form Group	Issue Date	Issue Age	Inflation Option	Benefit Period	Requested Rate Increase
1	Series 11 Group	7/1/2004	37	None	Non-Lifetime	0.0%
2	Series 11 Group	7/1/2004	45	None	Non-Lifetime	0.0%
3	Series 11 Group	7/1/2004	53	None	Non-Lifetime	0.0%
4	Series 11 Group	7/1/2004	53	None	Non-Lifetime	0.0%
5	Series 11 Group	7/1/2004	60	None	Non-Lifetime	0.0%
6	Series 11 Group	8/1/2004	53	None	Non-Lifetime	0.0%
7	Series 11 Group	8/1/2004	53	None	Non-Lifetime	0.0%
8	Series 11 Group	7/1/2004	34	Auto	Non-Lifetime	90.1%
9	Series 11 Group	7/1/2004	35	Auto	Non-Lifetime	90.1%
10	Series 11 Group	7/1/2004	36	Auto	Non-Lifetime	90.1%
11	Series 11 Group	7/1/2004	39	Auto	Non-Lifetime	90.1%
12	Series 11 Group	7/1/2004	41	Auto	Non-Lifetime	90.1%
13	Series 11 Group	7/1/2004	42	Auto	Non-Lifetime	90.1%
14	Series 11 Group	7/1/2004	43	Auto	Non-Lifetime	90.1%
15	Series 11 Group	7/1/2004	44	Auto	Non-Lifetime	90.1%
16	Series 11 Group	7/1/2004	44	Auto	Non-Lifetime	90.1%
17	Series 11 Group	7/1/2004	44	Auto	Non-Lifetime	90.1%
18	Series 11 Group	7/1/2004	44	Auto	Non-Lifetime	90.1%
19	Series 11 Group	7/1/2004	44	Auto	Non-Lifetime	90.1%
20	Series 11 Group	7/1/2004	45	Auto	Non-Lifetime	90.1%
21	Series 11 Group	7/1/2004	46	Auto	Non-Lifetime	90.1%
22	Series 11 Group	7/1/2004	46	Auto	Non-Lifetime	90.1%
23	Series 11 Group	7/1/2004	47	Auto	Non-Lifetime	90.1%
24	Series 11 Group	7/1/2004	47	Auto	Non-Lifetime	90.1%
25	Series 11 Group	7/1/2004	48	Auto	Non-Lifetime	90.1%
26	Series 11 Group	7/1/2004	49	Auto	Non-Lifetime	90.1%
27	Series 11 Group	7/1/2004	49	Auto	Non-Lifetime	90.1%
28	Series 11 Group	7/1/2004	49	Auto	Non-Lifetime	90.1%
29	Series 11 Group	7/1/2004	49	Auto	Non-Lifetime	90.1%
30	Series 11 Group	7/1/2004	50	Auto	Non-Lifetime	90.1%
31	Series 11 Group	7/1/2004	51	Auto	Non-Lifetime	90.1%
32	Series 11 Group	7/1/2004	53	Auto	Non-Lifetime	90.1%
33	Series 11 Group	7/1/2004	53	Auto	Non-Lifetime	90.1%
34	Series 11 Group	7/1/2004	55	Auto	Non-Lifetime	90.1%
35	Series 11 Group	7/1/2004	55	Auto	Non-Lifetime	90.1%
36	Series 11 Group	7/1/2004	56	Auto	Non-Lifetime	90.1%
37	Series 11 Group	7/1/2004	57	Auto	Non-Lifetime	90.1%
38	Series 11 Group	7/1/2004	58	Auto	Non-Lifetime	90.1%
39	Series 11 Group	7/1/2004	59	Auto	Non-Lifetime	90.1%
40	Series 11 Group	7/1/2004	61	Auto	Non-Lifetime	90.1%
41	Series 11 Group	7/1/2004	64	Auto	Non-Lifetime	90.1%
42	Series 11 Group	7/1/2004	64	Auto	Non-Lifetime	90.1%
43	Series 11 Group	8/1/2004	47	Auto	Non-Lifetime	90.1%
44	Series 11 Group	8/1/2004	47	Auto	Non-Lifetime	90.1%
45	Series 11 Group	8/1/2004	52	Auto	Non-Lifetime	90.1%
46	Series 11 Group	8/1/2004	52	Auto	Non-Lifetime	90.1%
47	Series 11 Group	8/1/2004	55	Auto	Non-Lifetime	90.1%
48	Series 11 Group	8/1/2004	55	Auto	Non-Lifetime	90.1%
49	Series 11 Group	8/1/2004	60	Auto	Non-Lifetime	90.1%
50	Series 11 Group	8/1/2004	63	Auto	Non-Lifetime	90.1%

Attachment 3
MedAmerica Insurance Company
Seriatim Listing of Pennsylvania Policyholders In Force as of December 31, 2020^[1]
Series 11 Group Policy Forms

Pennsylvania Policy Number	Policy Form Group	Issue Date	Issue Age	Inflation Option	Benefit Period	Requested Rate Increase
51	Series 11 Group	2/1/2005	44	Auto	Non-Lifetime	90.1%
52	Series 11 Group	2/1/2005	48	Auto	Non-Lifetime	90.1%
53	Series 11 Group	2/1/2005	51	Auto	Non-Lifetime	90.1%
54	Series 11 Group	3/1/2005	34	Auto	Non-Lifetime	90.1%
55	Series 11 Group	3/1/2005	40	Auto	Non-Lifetime	90.1%
56	Series 11 Group	7/1/2005	38	Auto	Non-Lifetime	90.1%
57	Series 11 Group	9/9/2005	37	Auto	Non-Lifetime	90.1%
58	Series 11 Group	9/9/2005	42	Auto	Non-Lifetime	90.1%
59	Series 11 Group	9/9/2005	46	Auto	Non-Lifetime	90.1%
60	Series 11 Group	9/9/2005	49	Auto	Non-Lifetime	90.1%
61	Series 11 Group	3/1/2007	50	Auto	Non-Lifetime	90.1%
62	Series 11 Group	3/1/2007	50	Auto	Non-Lifetime	90.1%
63	Series 11 Group	6/1/2007	47	Auto	Non-Lifetime	90.1%

[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase.



MedAmerica Insurance Company

Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York

Home Office: Rochester, NY

MedAmerica Insurance Company of Florida

Home Office: Orlando, FL

September 26, 2022

Sean Carmody

Pennsylvania Insurance Department (Department)

Via SERFF

RE: MedAmerica Insurance Company

Company NAIC #69515

SERFF Tracking # MILL-133176421

Series 11 Group

Comprehensive Form

GRP11-341-MA-PA-601

Comprehensive Certificate

GRP11-342-MA-PA-601

Dear Sean Carmody:

Thank you for reviewing this filing. This letter is in response to your letter dated August 30, 2022 regarding the above-referenced filing. The Department's offer is restated in italics for reference.

The Department is willing to approve your requested increase of 90.1% on 56 PA policyholders with non-lifetime benefits and auto inflation.

The Department recommends a series of increases staged over no more than four years such that the cumulative aggregate value of the proposed increases is equal to the approvable increase shown above and no increase on any policy in any year is greater than 30%.

Lastly, please provide a seriatim listing of the 63 MedAmerica policies in this block in Excel. Each row within the worksheet must contain the policy's unique identification number, form number, issue age, issue date, inflation status indicator, benefit period, current annual premium, and MedAmerica's suggested premium increase in each year of the proposed implementation period.

MedAmerica appreciates the Department's offer to approve our requested increase of 90.1% for the 56 policies with non-lifetime benefits and auto inflation. (No increase was requested for the 7 policies without inflation.) We propose to implement an actuarially equivalent increase over three years, with a 30% premium rate increase in each of Year 1 and Year 2, followed by a 17.0% premium rate increase in Year 3, for a cumulative 97.7% increase. This series of rate increases produces the same lifetime loss ratio as that produced by a one-time increase of 90.1%.

Enclosed are revised rate tables for each of the next three years. Please note that the actual rates implemented may vary slightly from those in the enclosed rate tables due to implementation rounding algorithms.

While there are no lifetime benefit period policies in force, for illustrative purposes, the lifetime benefit period rate tables reflect a three-year phase-in of the requested rate increases shown in the April 25 cover letter, except the third-year phase-in is capped such that the cumulative increase does not exceed the non-lifetime benefit period and auto inflation cohort increase outlined above.

Through a SERFF post-submission update, we revised the Rate/Rule Schedule tab to reflect the rate increases outlined in this letter. We respectfully request that the Department acknowledge the post-submission update prior to issuing the disposition in order for the disposition to capture this change.

As requested, we include a seriatim listing in Excel, showing the policy number (counting value, not the actual policyholder's policy number), form number, issue age, issue date, inflation status indicator, benefit period, current annual premium, and MedAmerica's suggested premium increase in each year of the proposed implementation period.

We reserve the right to request additional rate increases in Pennsylvania during the three-year phase-in period such that the Department has adequate time to review the filing and that any future approved increase can be implemented immediately following the phase-in period, if actuarially justified by continuing experience.

Thank you for working with Missy Gordon of Milliman to complete this filing in Pennsylvania. Please let me know if you have any additional questions. You can reach me directly at (585) 238-4379 or by e-mail at: patrick.kinney@medamericaltc.com.

Respectfully,

A handwritten signature in black ink, reading "J. Patrick Kinney III". The signature is fluid and cursive, with the "J" and "K" being particularly prominent.

J. Patrick Kinney, FSA, MAAA
Director, LTC Pricing
MedAmerica Insurance Company

Enclosure: Rate Tables with proposed increases
 Seriatim listing in Excel



8500 Normandale Lake Blvd.
Suite 1850
Minneapolis, MN 55437-3830
USA

Tel +1 952 897 5300

milliman.com

October 25, 2022

Sean Carmody
Pennsylvania Insurance Department (Department)

Via SERFF

Re: MedAmerica Insurance Company (MedAmerica)
Company NAIC # 69515
SERFF Tracking # MILL-133176421
Series 11 Group
Comprehensive Form
Comprehensive Certificate

GRP11-341-MA-PA-601
GRP11-342-MA-PA-601

Dear Sean:

Thank you for reviewing this filing. This letter is in response to your letter dated September 30 regarding the above-referenced filing. The remainder of this letter provides the additional information requested in your September 30 letter. The request is restated in italics for reference.

The Department is willing to approve your proposed alternate increase (i.e. a 30% premium rate increase in each of Year 1 and Year 2, followed by a 17.0% premium rate increase in Year 3) in order to compensate for the delay in implementation. Exhibit I-b demonstrates that the lifetime loss ratio with a one-time premium increase of 90.1% is 90%. Please provide an Excel spreadsheet, similar to Exhibit I-b, which demonstrates that the lifetime loss ratio with the proposed alternate increase (i.e. 30%, 30%, and 17%) will also produce a lifetime loss ratio of 90%.

The actuarial equivalent phased-in rate increase was determined by cohort (i.e., policies with a non-lifetime benefit period and auto inflation) using an interest rate consistent with that shown in Section 16 of the April 25 actuarial memorandum. Additionally, the nationwide premium was restated to reflect the rate increases approved in Pennsylvania; therefore, Exhibit I-b of the April 25 actuarial memorandum was not used in determining the actuarially equivalent phase-in.

Attachment 1 provides information similar to Exhibit I-b except reflects nationwide experience restated to the actual Pennsylvania rate level for policies with a non-lifetime benefit period and auto inflation after the one-time 90.1% rate increase. Attachment 2 provides information like Attachment 1 except reflects the proposed phased-in rate increase (i.e., 30.0% in Years 1 and 2 followed by a 17.0% increase in Year 3). As can be seen, the phased-in rate increase (Attachment 2) produces the same lifetime loss ratio as the one-time increase (Attachment 1). Attachments 1 and 2 are provided in Excel, as requested.

Limitations and Qualifications

Milliman's work has been prepared solely for the use and benefit of MedAmerica. Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third-party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

Offices in Principal Cities Worldwide

This work product was prepared to solely provide assistance to MedAmerica. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

Milliman's work is being delivered to the Department, in accordance with its statutory and regulatory requirements. Milliman recognizes that materials it delivers to the Department may be public records subject to disclosure to third parties, however, Milliman does not intend to benefit and assumes no duty or liability to any third parties who receive Milliman's work and may include disclaimer language on its work product so stating. The Department agrees not to remove any such disclaimer language from Milliman's work. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, the Department agrees that it shall not disclose Milliman's work product to third parties without Milliman's prior written consent; provided, however, that the Department may distribute Milliman's work to (i) its professional service providers who are subject to a duty of confidentiality and who agree to not use Milliman's work product for any purpose other than to provide services to the Department, or (ii) any applicable regulatory or governmental agency, as required.

We have developed certain models to estimate the values included in this analysis. The intent of the models was to estimate future experience. We have reviewed the models, including their inputs, calculations, and outputs for consistency, reasonableness, and appropriateness to the intended purpose and in compliance with generally accepted actuarial practice and relevant actuarial standards of practice.

In performing this analysis, we relied on data and other information provided by MedAmerica. We have not audited or verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete. In that event, the results of our analysis may not be suitable for the intended purpose.

We performed a limited review of the data used directly in our analysis for reasonableness and consistency and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of our assignment.

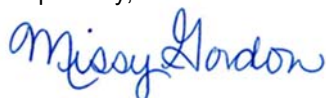
Differences between our projections and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

I am a Principal and Consulting Actuary for Milliman, Inc. I am a member of the American Academy of Actuaries and I meet the Qualification Standards of the American Academy of Actuaries to render an actuarial opinion contained herein.

❖❖❖

Sean, thank you for working with us to complete this filing in Pennsylvania. Please let me know if you have any additional questions. You can reach me directly at (952) 820-2478 or by e-mail at missy.gordon@milliman.com. Alternatively, you may contact Courtney Williamson, the contact of record for this filing, at (952) 820-2413 or by e-mail at courtney.williamson@milliman.com.

Respectfully,



Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

MAG/caw

Attachment 1: Nationwide Experience Restated to Pennsylvania Rate Level After One-Time Increase
Attachment 2: Nationwide Experience Restated to Pennsylvania Rate Level After Phased-in Increase

Enclosure: Numerical exhibits in Excel

Attachment 1
MedAmerica and Affinity Partners
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Reflect the Pennsylvania Rate Level After One-Time Increase
Series 11 and Prior Policy Forms
Policies with a Non-Lifetime Benefit Period and Auto Inflation

	Calendar Year	Without Interest			D End of Year Lives	With Actual Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1992	1,132	0	0%	4	5,285	0	0%
	1993	40,050	217	1%	54	175,978	953	1%
	1994	149,018	0	0%	144	626,936	0	0%
	1995	182,722	17,023	9%	140	741,080	69,040	9%
	1996	215,138	0	0%	203	825,584	0	0%
	1997	364,484	5,430	1%	336	1,291,982	19,248	1%
	1998	886,303	6,082	1%	785	2,878,533	19,754	1%
	1999	1,681,342	0	0%	1,013	5,031,827	0	0%
	2000	2,068,808	4,098	0%	1,092	5,774,333	11,437	0%
	2001	2,301,337	24,934	1%	1,310	6,033,889	65,374	1%
	2002	3,095,769	871,089	28%	2,018	7,647,891	2,151,968	28%
	2003	4,707,475	67,477	1%	3,685	11,033,400	158,152	1%
	2004	6,748,566	1,077,788	16%	4,458	15,046,006	2,402,940	16%
	2005	7,807,711	535,790	7%	5,152	16,618,339	1,140,403	7%
	2006	8,368,213	1,651,235	20%	5,306	16,949,737	3,344,561	20%
	2007	8,477,970	1,004,961	12%	5,298	16,298,314	1,931,969	12%
	2008	8,470,652	931,632	11%	5,353	15,604,571	1,716,246	11%
	2009	8,244,888	3,055,806	37%	5,273	14,601,421	5,411,731	37%
	2010	8,031,365	3,364,958	42%	5,149	13,483,708	5,649,366	42%
	2011	8,335,359	3,992,666	48%	5,066	13,168,568	6,307,790	48%
	2012	8,954,662	2,423,729	27%	5,174	13,371,263	3,619,156	27%
Projected Future Experience (60 Years)	2013	9,542,722	1,965,017	21%	5,138	13,494,720	2,778,804	21%
	2014	9,279,830	5,760,622	62%	5,044	12,461,778	7,735,874	62%
	2015	8,930,603	6,857,902	77%	4,977	11,442,633	8,786,916	77%
	2016	8,762,257	5,762,348	66%	5,024	10,733,547	7,058,733	66%
	2017	8,485,742	7,657,081	90%	4,787	9,927,120	8,957,703	90%
	2018	8,735,558	7,930,954	91%	4,685	9,772,085	8,872,010	91%
	2019	9,668,677	7,594,456	79%	4,588	10,337,476	8,119,778	79%
	2020	10,693,865	9,368,192	88%	4,476	10,927,635	9,572,982	88%
	2021	10,679,007	8,108,466	76%	4,145	10,459,065	7,941,466	76%
	2022	10,496,075	8,830,062	84%	4,020	9,860,816	8,295,636	84%
	2023	12,492,511	8,744,555	70%	3,713	11,257,957	7,880,387	70%
	2024	14,106,131	8,560,425	61%	3,409	12,193,874	7,399,956	61%
	2025	13,264,440	9,275,683	70%	3,289	10,998,833	7,691,368	70%
	2026	12,534,870	10,065,004	80%	3,165	9,970,145	8,005,632	80%
	2027	11,853,588	10,884,138	92%	3,044	9,043,893	8,304,235	92%
	2028	11,143,189	11,723,901	105%	2,919	8,155,283	8,580,284	105%
	2029	10,471,440	12,596,088	120%	2,794	7,351,228	8,842,787	120%
	2030	9,812,853	13,441,183	137%	2,666	6,608,040	9,051,382	137%
	2031	9,163,838	14,419,900	157%	2,536	5,919,414	9,314,587	157%
	2032	8,519,448	15,392,804	181%	2,404	5,278,818	9,537,686	181%
	2033	7,886,190	16,320,739	207%	2,272	4,687,232	9,700,386	207%
	2034	7,265,363	17,176,463	236%	2,139	4,142,194	9,792,800	236%
	2035	6,660,168	17,965,189	270%	2,005	3,642,355	9,824,917	270%
	2036	6,073,404	18,632,905	307%	1,873	3,186,055	9,774,658	307%
	2037	5,508,156	19,204,236	349%	1,741	2,771,732	9,663,667	349%
	2038	4,968,047	19,587,243	394%	1,612	2,398,030	9,454,579	394%
	2039	4,456,524	19,810,319	445%	1,486	2,063,427	9,172,427	445%
	2040	3,975,390	19,914,756	501%	1,363	1,765,617	8,844,876	501%
	2041	3,526,101	19,842,721	563%	1,245	1,502,226	8,453,605	563%
	2042	3,109,870	19,634,355	631%	1,132	1,270,887	8,023,822	631%
	2043	2,727,453	19,219,195	705%	1,024	1,069,168	7,533,968	705%
	2044	2,378,682	18,684,028	785%	922	894,435	7,025,593	785%
	2045	2,062,949	18,005,549	873%	827	744,089	6,494,457	873%
	2046	1,779,241	17,235,715	969%	738	615,595	5,963,341	969%
	2047	1,526,562	16,385,549	1,073%	655	506,639	5,438,076	1,073%
	2048	1,303,300	15,377,546	1,180%	580	414,909	4,895,480	1,180%
	2049	1,107,554	14,336,576	1,294%	511	338,218	4,378,019	1,294%
	2050	936,945	13,268,564	1,416%	448	274,455	3,886,691	1,416%
	2051-2055	2,850,728	50,822,794	1,783%	1,508	749,226	13,270,404	1,771%
	2056-2060	1,120,045	29,871,062	2,667%	725	239,358	6,341,810	2,650%
	2061-2065	406,167	16,014,323	3,943%	329	70,581	2,766,373	3,919%
	2066-2070	136,330	7,731,389	5,671%	138	19,261	1,086,384	5,640%
	2071-2075	42,621	3,281,056	7,698%	51	4,895	375,167	7,664%
	2076-2080	12,344	1,299,522	10,527%	16	1,153	120,806	10,474%
History		163,232,216	71,931,487	44%	95,732	266,305,637	95,902,887	36%
Future		206,357,526	561,664,009	272%	63,445	140,469,104	263,127,712	187%
Lifetime		369,589,742	633,595,496	171%	159,177	406,774,741	359,030,599	88%

Attachment 2
MedAmerica and Affinity Partners
Actual and Projected Experience using Current Assumptions by Calendar Year
Nationwide Experience Restated to Reflect the Pennsylvania Rate Level After Phased-in Increase
Series 11 and Prior Policy Forms
Policies with a Non-Lifetime Benefit Period and Auto Inflation

	Calendar Year	Without Interest			D End of Year Lives	With Actual Interest		
		A Earned Premium	B Incurred Claims	C = B / A Incurred Loss Ratio		E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio
Historical Experience	1992	1,132	0	0%	4	5,285	0	0%
	1993	40,050	217	1%	54	175,978	953	1%
	1994	149,018	0	0%	144	626,936	0	0%
	1995	182,722	17,023	9%	140	741,080	69,040	9%
	1996	215,138	0	0%	203	825,584	0	0%
	1997	364,484	5,430	1%	336	1,291,982	19,248	1%
	1998	886,303	6,082	1%	785	2,878,533	19,754	1%
	1999	1,681,342	0	0%	1,013	5,031,827	0	0%
	2000	2,068,808	4,098	0%	1,092	5,774,333	11,437	0%
	2001	2,301,337	24,934	1%	1,310	6,033,889	65,374	1%
	2002	3,095,769	871,089	28%	2,018	7,647,891	2,151,968	28%
	2003	4,707,475	67,477	1%	3,685	11,033,400	158,152	1%
	2004	6,748,566	1,077,788	16%	4,458	15,046,006	2,402,940	16%
	2005	7,807,711	535,790	7%	5,152	16,618,339	1,140,403	7%
	2006	8,368,213	1,651,235	20%	5,306	16,949,737	3,344,561	20%
	2007	8,477,970	1,004,961	12%	5,298	16,298,314	1,931,969	12%
	2008	8,470,652	931,632	11%	5,353	15,604,571	1,716,246	11%
	2009	8,244,888	3,055,806	37%	5,273	14,601,421	5,411,731	37%
	2010	8,031,365	3,364,958	42%	5,149	13,483,708	5,649,366	42%
	2011	8,335,359	3,992,666	48%	5,066	13,168,568	6,307,790	48%
	2012	8,954,662	2,423,729	27%	5,174	13,371,263	3,619,156	27%
Projected Future Experience (60 Years)	2013	9,542,722	1,965,017	21%	5,138	13,494,720	2,778,804	21%
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	2015	8,930,603	6,857,902	77%	4,977	11,442,633	8,786,916	77%
	2016	8,762,257	5,762,348	66%	5,024	10,733,547	7,058,733	66%
	2017	8,485,742	7,657,081	90%	4,787	9,927,120	8,957,703	90%
	2018	8,735,558	7,930,954	91%	4,685	9,772,085	8,872,010	91%
	2019	9,668,677	7,594,456	79%	4,588	10,337,476	8,119,778	79%
	2020	10,693,865	9,368,192	88%	4,476	10,927,635	9,572,982	88%
	2021	10,679,007	8,108,466	76%	4,145	10,459,065	7,941,466	76%
	2022	10,496,075	8,830,062	84%	4,020	9,860,816	8,295,636	84%
	2023	10,092,522	8,726,518	86%	3,713	9,095,143	7,864,133	86%
	2024	11,042,621	8,521,196	77%	3,409	9,545,660	7,366,044	77%
	2025	12,734,961	9,233,175	73%	3,289	10,559,791	7,656,121	73%
	2026	12,976,524	10,018,880	77%	3,165	10,321,433	7,968,945	77%
	2027	12,271,238	10,834,260	88%	3,044	9,362,546	8,266,179	88%
	2028	11,535,809	11,670,174	101%	2,919	8,442,626	8,540,963	101%
	2029	10,840,391	12,538,364	116%	2,794	7,610,241	8,802,263	116%
	2030	10,158,599	13,379,586	132%	2,666	6,840,868	9,009,902	132%
	2031	9,486,716	14,353,818	151%	2,536	6,127,979	9,271,901	151%
	2032	8,819,622	15,322,264	174%	2,404	5,464,812	9,493,977	174%
	2033	8,164,052	16,245,946	199%	2,272	4,852,382	9,655,932	199%
	2034	7,521,351	17,097,749	227%	2,139	4,288,140	9,747,923	227%
	2035	6,894,832	17,882,861	259%	2,005	3,770,690	9,779,892	259%
	2036	6,287,395	18,547,516	295%	1,873	3,298,312	9,729,864	295%
	2037	5,702,231	19,116,228	335%	1,741	2,869,391	9,619,382	335%
	2038	5,143,091	19,497,481	379%	1,612	2,482,522	9,411,252	379%
	2039	4,613,545	19,719,534	427%	1,486	2,136,130	9,130,393	427%
	2040	4,115,458	19,823,493	482%	1,363	1,827,827	8,804,343	482%
	2041	3,650,339	19,751,788	541%	1,245	1,555,156	8,414,864	541%
	2042	3,219,443	19,544,377	607%	1,132	1,315,665	7,987,051	607%
	2043	2,823,552	19,131,119	678%	1,024	1,106,839	7,499,442	678%
	2044	2,462,493	18,598,405	755%	922	925,950	6,993,397	755%
	2045	2,135,635	17,923,036	839%	827	770,306	6,464,694	839%
	2046	1,841,931	17,156,729	931%	738	637,285	5,936,013	931%
	2047	1,580,349	16,310,459	1,032%	655	524,490	5,413,155	1,032%
	2048	1,349,221	15,307,076	1,135%	580	429,528	4,873,046	1,135%
	2049	1,146,578	14,270,876	1,245%	511	350,135	4,357,956	1,245%
	2050	969,958	13,207,759	1,362%	448	284,125	3,868,880	1,362%
	2051-2055	2,951,170	50,589,889	1,714%	1,508	775,625	13,209,590	1,703%
	2056-2060	1,159,509	29,734,173	2,564%	725	247,791	6,312,748	2,548%
	2061-2065	420,478	15,940,934	3,791%	329	73,068	2,753,695	3,769%
	2066-2070	141,133	7,695,959	5,453%	138	19,940	1,081,405	5,423%
	2071-2075	44,122	3,266,020	7,402%	51	5,068	373,448	7,369%
	2076-2080	12,779	1,293,567	10,123%	16	1,194	120,252	10,071%
History		163,232,216	71,931,487	44%	95,732	266,305,637	95,902,887	36%
Future		205,484,731	559,189,735	272%	63,445	138,238,537	262,016,147	190%
Lifetime		368,716,947	631,121,222	171%	159,177	404,544,174	357,919,034	88%

State:	Pennsylvania	Filing Company:	MedAmerica Insurance Company
TOI/Sub-TOI:	LTC03G Group Long Term Care/LTC03G.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	MedAmerica Nationwide 2022 Rate Increase/145MAI01-30.09		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/28/2022		Rate	Series 11 Group Rate Tables	09/28/2022	PA_MedAmerica_Current Premium Rates_Series 11 Group_LR_20220425.pdf (Superceded) PA_MedAmerica_Current Premium Rates_Series 11 Group_RS_20220425.pdf (Superceded) PA_MedAmerica_Proposed Premium Rates_Series 11 Group_20220425.pdf (Superceded)

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for Lifetime Premium Payment Option
0 Day Elimination Period
Current Annual Premium Rates for Policies Issued Prior to 9/16/2002
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	10	12	15	15	38	5	7	7	10	24	37	46	56	66	163
22	12	12	15	17	43	5	7	7	10	24	34	49	59	66	168
23	12	12	15	17	43	5	7	10	10	29	37	51	61	71	172
24	12	15	17	17	48	5	7	7	12	29	39	51	61	73	177
25	12	15	17	20	48	7	7	10	10	34	42	54	64	73	187
26	12	15	17	20	53	7	10	10	12	34	44	56	68	78	192
27	15	17	20	22	53	5	7	10	12	38	42	56	68	81	201
28	15	17	20	22	57	7	10	12	15	38	44	59	71	83	206
29	15	17	20	24	62	7	10	15	15	38	46	61	76	86	211
30	15	20	22	24	62	10	10	15	17	43	49	64	78	90	225
31	17	20	22	27	67	7	12	15	17	48	49	66	81	93	230
32	17	22	24	27	72	10	12	15	20	48	51	66	83	98	239
33	17	22	27	29	77	12	15	17	20	53	56	71	86	100	244
34	20	24	27	32	81	10	15	20	20	57	56	71	90	103	254
35	20	24	29	34	86	12	17	20	22	62	59	76	93	105	263
36	22	27	32	34	91	12	17	20	24	67	59	78	95	112	273
37	22	27	32	37	96	15	20	24	27	72	64	81	100	115	283
38	24	29	34	39	105	15	20	24	29	72	64	83	103	120	287
39	24	32	37	44	110	17	20	27	29	81	68	86	108	122	302
40	27	34	39	46	120	17	22	29	32	81	68	88	110	127	306
41	29	37	42	49	125	17	24	32	34	91	71	93	115	132	321
42	32	39	46	51	134	20	24	32	39	96	73	95	117	137	330
43	32	42	49	56	144	22	27	34	39	105	78	98	122	142	340
44	34	44	51	61	153	24	29	39	42	110	81	103	127	144	354
45	37	46	56	64	163	24	32	39	46	120	83	108	130	152	364
46	39	49	59	68	177	27	37	44	51	125	86	110	137	156	374
47	42	54	64	73	187	29	37	46	54	139	88	112	139	161	388
48	46	56	68	78	201	29	42	51	59	148	90	120	144	169	402
49	49	61	73	86	215	34	44	54	64	158	93	122	149	171	417
50	51	66	81	93	235	37	46	56	66	168	98	127	154	178	426
51	56	71	86	100	249	39	51	64	71	182	100	130	159	183	441
52	61	76	93	108	268	42	56	68	78	196	103	134	164	191	455
53	66	83	100	115	292	44	59	73	86	206	105	139	171	198	464
54	71	90	108	125	311	49	64	78	90	225	110	142	176	203	484
55	76	98	117	137	340	54	68	86	98	235	115	147	181	208	498
56	83	105	127	147	364	56	73	90	105	259	117	154	188	218	512
57	90	115	139	159	393	59	78	95	115	278	120	156	193	225	532
58	98	125	152	174	426	64	83	103	122	292	125	161	198	230	546
59	105	134	164	188	464	71	90	112	130	311	127	169	205	237	560
60	115	147	178	205	503	76	98	120	142	335	132	174	213	247	579
61	125	159	193	225	546	81	105	130	149	359	137	178	220	252	594
62	134	174	210	244	594	86	112	137	159	378	142	183	225	259	608
63	147	188	230	266	642	90	120	147	169	402	144	188	232	266	627
64	159	205	249	288	694	98	127	156	181	426	149	193	237	276	646
65	174	225	274	315	757	103	134	164	193	455	154	200	244	283	666
66	188	244	296	342	824	110	142	176	205	479	156	205	252	293	680
67	205	264	323	374	891	115	152	186	215	508	159	210	257	298	694
68	222	288	352	406	967	120	159	193	227	532	164	215	261	305	709
69	239	313	381	442	1,049	127	166	205	237	555	169	218	269	310	723
70	261	340	415	481	1,135	132	174	215	249	584	171	225	274	318	742
71	283	369	450	523	1,231	139	181	225	259	613	176	227	281	323	752
72	305	398	489	567	1,336	144	191	235	271	632	176	232	283	327	757
73	330	433	530	613	1,446	149	196	242	281	651	178	232	286	332	761
74	357	467	572	665	1,556	154	203	249	288	675	178	235	288	332	771
75	391	511	626	726	1,700	159	210	259	301	694	181	237	291	337	771
76	425	557	682	792	1,848	164	215	266	308	713	181	237	293	337	776
77	462	604	743	863	2,006	166	222	271	315	733	181	237	291	337	776
78	501	657	806	938	2,179	171	225	279	323	747	178	235	291	335	766
79	543	714	877	1,019	2,366	144	191	237	276	637	178	232	286	332	757
80	591	777	960	1,117	2,586	147	196	242	281	646	178	235	286	332	757
81	640	843	1,041	1,212	2,801	149	196	239	281	642	176	230	281	325	737
82	692	914	1,127	1,315	3,031	149	193	242	279	642	171	222	276	318	718
83	748	985	1,219	1,420	3,271	147	193	237	279	637	166	220	266	310	699
84	806	1,063	1,317	1,535	3,529	144	193	235	274	627	161	213	257	298	675
85	870	1,146	1,420	1,657	3,802	142	188	232	269	618	156	205	247	286	642

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for 10-Year Premium Payment Option
0 Day Elimination Period
Current Annual Premium Rates for Policies Issued Prior to 9/16/2002
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601 Base Certificate with No Inflation Protection						Rider: GRP11-SIP-PA-998 Simple Inflation Protection Rider					Rider: GRP11-CIP-PA-998 Compound Inflation Protection Rider				
Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	24	29	34	39	101	17	22	27	29	81	161	208	254	296	718
22	27	32	37	42	110	15	22	27	32	81	161	213	259	301	728
23	27	32	39	44	115	17	24	27	32	86	166	218	264	305	742
24	29	34	42	46	120	17	24	29	34	91	169	220	269	310	757
25	29	37	42	49	125	20	24	32	37	96	171	222	276	318	771
26	32	37	44	51	134	20	29	34	39	101	174	230	279	323	781
27	32	39	46	54	139	22	29	37	42	110	178	232	283	330	795
28	34	42	49	56	148	24	32	39	44	115	181	237	291	335	809
29	37	44	51	61	153	24	32	42	46	125	183	239	296	340	824
30	37	46	56	64	163	27	34	42	49	129	188	244	298	345	838
31	39	49	59	66	172	29	37	44	54	134	191	249	303	352	848
32	42	51	61	71	182	29	39	49	56	144	193	252	310	357	862
33	44	54	64	73	192	32	42	51	61	153	196	257	315	364	876
34	46	56	68	78	201	32	44	54	64	163	200	261	318	369	891
35	49	61	71	83	211	34	44	59	66	172	203	264	325	374	905
36	51	64	76	88	225	37	49	61	71	177	205	269	330	381	915
37	54	66	81	93	239	39	54	64	73	187	210	274	335	386	929
38	56	71	86	98	249	42	54	66	78	201	213	276	337	393	943
39	59	73	90	103	263	46	59	71	86	215	215	281	342	398	958
40	61	78	95	110	278	49	64	76	88	225	220	286	349	403	972
41	66	83	100	115	297	51	66	81	95	235	222	288	354	411	982
42	68	88	105	122	311	54	68	86	100	254	225	293	359	415	996
43	73	93	112	130	330	56	73	90	105	263	227	296	364	420	1,006
44	78	98	120	137	350	59	78	95	112	278	230	301	367	428	1,020
45	81	103	127	147	369	64	83	100	117	297	235	305	371	430	1,030
46	86	110	134	154	388	68	88	108	125	311	237	308	376	437	1,044
47	90	117	142	164	412	71	93	112	132	330	239	310	381	440	1,053
48	95	122	149	174	436	76	100	120	139	345	242	315	386	445	1,063
49	103	130	159	183	460	78	105	127	149	369	244	320	389	452	1,073
50	108	139	169	196	488	86	110	134	156	383	247	320	393	455	1,082
51	115	147	178	205	517	88	117	142	166	407	247	325	398	462	1,092
52	122	156	188	220	546	93	122	152	174	431	249	327	401	464	1,101
53	130	166	200	232	579	98	130	159	186	450	252	330	406	469	1,111
54	137	176	213	247	613	105	137	169	196	474	254	332	408	472	1,116
55	144	186	227	264	651	110	144	176	205	498	257	335	411	474	1,121
56	154	198	242	279	690	115	152	186	218	522	257	337	411	479	1,130
57	164	210	257	298	733	120	159	196	227	546	259	337	415	479	1,130
58	174	222	274	315	776	127	169	203	239	570	259	340	415	484	1,135
59	183	237	291	337	824	134	174	213	247	594	261	340	415	481	1,135
60	196	254	310	359	876	139	181	225	261	623	261	342	418	486	1,144
61	208	269	327	381	924	144	191	235	271	651	261	342	420	486	1,144
62	220	286	349	406	982	152	198	244	283	675	261	342	420	486	1,140
63	235	303	371	430	1,039	156	205	252	293	699	259	342	418	486	1,140
64	247	320	393	455	1,097	164	215	261	305	723	261	342	418	486	1,140
65	261	342	418	484	1,164	169	220	271	318	747	261	340	418	486	1,135
66	279	362	442	513	1,231	174	227	281	327	771	259	340	418	484	1,130
67	293	384	469	545	1,302	178	232	288	335	785	257	337	413	479	1,116
68	310	406	496	577	1,374	183	239	296	342	804	254	335	411	477	1,106
69	330	430	525	611	1,451	186	244	303	349	824	252	330	408	472	1,097
70	347	455	557	648	1,537	191	249	308	357	833	249	327	403	467	1,086
71	367	481	591	687	1,623	193	252	310	362	848	247	323	398	459	1,068
72	389	508	626	728	1,714	193	257	315	367	862	242	318	391	452	1,053
73	411	538	662	770	1,815	196	259	318	371	862	237	313	384	445	1,030
74	433	567	699	814	1,911	198	261	320	374	867	232	308	376	437	1,010
75	462	606	745	868	2,030	200	261	325	376	872	230	303	371	430	991
76	494	648	797	926	2,164	198	261	325	379	876	222	293	362	420	967
77	525	689	850	987	2,303	200	264	325	381	881	220	288	354	413	943
78	560	736	907	1,056	2,457	200	264	327	381	881	213	281	347	401	919
79	596	784	970	1,129	2,624	169	225	276	320	742	210	274	335	391	891
80	640	843	1,041	1,215	2,816	166	222	276	320	733	203	266	330	381	867
81	684	902	1,117	1,300	3,012	166	220	269	315	723	198	259	318	369	838
82	731	965	1,195	1,395	3,223	164	218	266	310	713	193	252	308	354	804
83	782	1,034	1,281	1,493	3,443	161	213	261	305	699	186	242	296	342	776
84	838	1,107	1,371	1,601	3,682	156	208	257	301	685	178	232	283	327	737
85	897	1,185	1,469	1,716	3,941	154	203	249	291	666	171	222	269	310	699

MedAmerica Insurance Company
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<22	17	20	24	27	67	10	12	15	20	53	103	134	164	191	460
22	17	20	24	27	72	10	15	17	22	53	105	137	166	196	469
23	17	22	24	29	77	12	15	20	22	53	108	139	171	198	474
24	20	22	27	29	77	12	17	20	24	62	108	142	174	203	488
25	20	24	29	32	81	12	17	20	24	62	110	144	176	205	498
26	20	24	29	34	86	15	17	22	24	67	115	147	181	208	503
27	22	27	32	37	91	15	17	22	24	72	115	149	183	210	512
28	22	27	32	37	96	15	20	24	29	77	117	154	188	218	522
29	24	29	34	39	101	15	20	27	29	81	117	154	191	220	532
30	24	29	37	42	105	17	24	27	32	86	122	159	193	222	541
31	27	32	39	44	110	17	24	29	34	91	122	161	196	227	551
32	27	34	39	46	120	20	24	32	37	91	127	164	200	232	555
33	29	37	42	49	125	20	24	34	39	101	127	166	205	235	570
34	29	37	44	51	134	22	29	37	42	101	130	171	208	239	575
35	32	39	46	54	139	22	29	39	44	110	132	174	210	244	584
36	34	42	51	59	148	24	32	39	44	115	134	176	213	247	594
37	34	44	54	61	158	27	34	42	49	120	137	178	218	252	603
38	37	46	56	64	163	29	37	44	51	134	139	181	220	257	618
39	39	49	59	68	172	29	39	46	54	139	142	183	225	259	623
40	42	51	64	73	187	32	42	49	56	144	142	188	227	261	627
41	44	56	66	76	196	32	42	54	64	153	144	188	232	269	642
42	46	59	71	81	206	34	46	56	66	163	147	191	235	271	651
43	49	61	76	86	220	37	49	59	71	172	149	196	237	276	656
44	51	66	78	90	230	39	51	64	76	187	152	198	242	281	670
45	54	68	83	98	244	44	56	68	78	196	154	200	247	283	680
46	59	73	88	103	259	44	59	73	83	206	156	203	249	288	685
47	61	78	95	110	273	46	61	76	88	220	159	205	252	291	694
48	66	83	100	115	292	49	66	81	95	230	159	208	257	296	704
49	68	88	108	122	311	54	68	83	100	239	164	213	259	301	709
50	73	93	112	132	330	56	73	90	105	254	164	215	264	303	718
51	78	100	120	139	350	59	78	98	112	273	166	218	266	308	728
52	83	105	130	149	369	64	83	100	117	292	169	222	269	313	742
53	88	112	137	159	393	68	88	108	125	306	171	225	274	315	747
54	93	120	147	169	421	73	93	115	134	321	174	227	276	320	752
55	100	130	156	181	450	76	98	122	142	335	176	227	281	325	761
56	108	137	169	193	479	81	105	127	149	354	176	232	281	327	771
57	115	147	178	208	508	83	110	137	156	378	178	235	286	330	781
58	122	159	193	222	546	90	115	142	166	397	181	235	288	335	785
59	132	169	205	239	579	93	122	152	174	421	181	239	293	337	795
60	142	181	222	257	623	98	130	159	183	441	183	242	296	342	804
61	152	196	237	274	666	103	134	169	196	464	186	244	301	347	814
62	161	208	254	296	713	110	144	176	203	484	188	247	303	349	819
63	174	225	274	315	761	115	149	183	215	508	191	249	305	354	828
64	186	239	293	340	819	120	159	193	225	532	193	252	308	357	828
65	200	259	315	367	876	125	166	203	235	555	193	254	313	359	843
66	215	279	340	393	939	132	171	213	247	584	196	257	315	364	848
67	230	298	367	423	1,010	137	181	220	257	603	198	259	315	367	852
68	247	323	393	457	1,082	144	186	230	266	627	200	259	320	369	862
69	266	347	423	491	1,164	147	193	239	279	651	200	261	323	371	867
70	286	374	457	530	1,255	154	200	247	288	670	203	264	323	374	867
71	308	401	494	572	1,350	159	210	254	298	690	203	266	325	376	867
72	330	433	530	616	1,451	164	215	264	305	713	203	266	327	376	872
73	354	464	572	662	1,556	169	220	271	315	737	203	266	325	379	872
74	381	499	613	714	1,671	171	227	279	323	752	203	266	325	376	867
75	415	543	665	772	1,805	174	230	286	332	766	200	264	325	376	867
76	447	587	721	838	1,954	181	237	291	337	785	200	264	325	374	862
77	484	635	782	909	2,117	183	239	296	345	795	200	261	320	371	852
78	523	687	846	985	2,289	186	244	303	349	809	198	259	318	367	838
79	565	743	916	1,066	2,471	159	208	257	301	690	196	254	313	362	828
80	611	806	995	1,158	2,682	159	208	259	301	694	193	252	308	357	814
81	660	870	1,075	1,251	2,897	159	210	257	303	690	188	247	301	352	795
82	711	938	1,161	1,354	3,122	156	205	257	298	685	183	239	293	340	771
83	765	1,012	1,251	1,459	3,362	156	203	252	296	675	178	232	286	330	747
84	824	1,085	1,347	1,574	3,615	152	203	252	288	666	174	227	276	318	718
85	885	1,171	1,449	1,691	3,884	152	198	244	286	656	169	218	264	305	690

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for Lifetime Premium Payment Option

0 Day Elimination Period

Current Annual Premium Rates for Policies Issued On or After 9/16/2002

Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	10	12	15	15	38	5	7	7	10	24	37	46	56	66	163
22	12	12	15	17	43	5	7	7	10	24	34	49	59	66	168
23	12	12	15	17	43	5	7	10	10	29	37	51	61	71	172
24	12	15	17	17	48	5	7	7	12	29	39	51	61	73	177
25	12	15	17	20	48	7	7	10	10	34	42	54	64	73	187
26	12	15	17	20	53	7	10	10	12	34	44	56	68	78	192
27	15	17	20	22	53	5	7	10	12	38	42	56	68	81	201
28	15	17	20	22	57	7	10	12	15	38	44	59	71	83	206
29	15	17	20	24	62	7	10	15	15	38	46	61	76	86	211
30	15	20	22	24	62	10	10	15	17	43	49	64	78	90	225
31	17	20	22	27	67	7	12	15	17	48	49	66	81	93	230
32	17	22	24	27	72	10	12	15	20	48	51	66	83	98	239
33	17	22	27	29	77	12	15	17	20	53	56	71	86	100	244
34	20	24	27	32	81	10	15	20	20	57	56	71	90	103	254
35	20	24	29	34	86	12	17	20	22	62	59	76	93	105	263
36	22	27	32	34	91	12	17	20	24	67	59	78	95	112	273
37	22	27	32	37	96	15	20	24	27	72	64	81	100	115	283
38	24	29	34	39	105	15	20	24	29	72	64	83	103	120	287
39	24	32	37	44	110	17	20	27	29	81	68	86	108	122	302
40	27	34	39	46	120	17	22	29	32	81	68	88	110	127	307
41	29	37	42	49	125	17	24	32	34	91	71	93	115	132	321
42	32	39	46	51	134	20	24	32	39	96	73	95	117	137	330
43	32	42	49	56	144	22	27	34	39	105	78	98	122	142	340
44	34	44	51	61	153	24	29	39	42	110	81	103	127	144	354
45	37	46	56	64	163	24	32	39	46	120	83	108	130	152	364
46	39	49	59	68	177	27	37	44	51	125	86	110	137	156	374
47	42	54	64	73	187	29	37	46	54	139	88	112	139	161	388
48	46	56	68	78	201	29	42	51	59	148	90	120	144	169	402
49	49	61	73	86	216	34	44	54	64	158	93	122	149	171	417
50	51	66	81	93	235	37	46	56	66	168	98	127	154	178	426
51	56	71	86	100	249	39	51	64	71	182	100	130	159	183	441
52	61	76	93	108	268	42	56	68	78	196	103	134	164	191	455
53	66	83	100	115	292	44	59	73	86	206	105	139	171	198	465
54	71	90	108	125	311	49	64	78	90	225	110	142	176	203	484
55	76	98	117	137	340	54	68	86	98	235	115	147	181	208	498
56	83	105	127	147	364	56	73	90	105	259	117	154	188	218	512
57	90	115	139	159	393	59	78	95	115	278	120	156	193	225	532
58	98	125	152	174	426	64	83	103	122	292	125	161	198	230	546
59	105	134	164	188	465	71	90	112	130	311	127	169	205	237	560
60	115	147	178	205	503	76	98	120	142	335	132	174	213	247	579
61	125	159	193	225	546	81	105	130	149	359	137	178	220	252	594
62	134	174	210	245	594	86	112	137	159	378	142	183	225	259	608
63	147	188	230	267	642	90	120	147	169	402	144	188	232	267	627
64	159	205	249	289	694	98	127	156	181	426	149	193	237	276	647
65	174	225	274	315	757	103	134	164	193	455	154	200	245	284	666
66	188	245	296	342	824	110	142	176	205	479	156	205	252	293	680
67	205	264	323	374	891	115	152	186	215	508	159	210	257	298	694
68	222	289	352	406	967	120	159	193	227	532	164	215	262	306	709
69	240	313	381	443	1,049	127	166	205	237	556	169	218	269	311	723
70	262	340	416	482	1,135	132	174	215	249	584	171	225	274	318	742
71	284	369	450	523	1,231	139	181	225	259	613	176	227	281	323	752
72	306	399	489	567	1,336	144	191	235	271	632	176	232	284	328	757
73	330	433	531	614	1,446	149	196	242	281	651	178	232	286	333	761
74	357	467	572	665	1,556	154	203	249	289	675	178	235	289	333	771
75	391	511	626	726	1,700	159	210	259	301	694	181	237	291	337	771
76	425	557	682	792	1,849	164	215	267	308	714	181	237	293	337	776
77	462	604	743	863	2,007	166	222	271	315	733	181	237	291	337	776
78	501	658	807	939	2,179	171	225	279	323	747	178	235	291	335	766
79	543	714	878	1,020	2,366	144	191	237	276	637	178	232	286	333	757
80	592	778	961	1,117	2,586	147	196	242	281	647	178	235	286	333	757
81	641	844	1,042	1,213	2,802	149	196	240	281	642	176	230	281	325	738
82	692	914	1,127	1,315	3,032	149	193	242	279	642	171	222	276	318	718
83	748	985	1,220	1,421	3,271	147	193	237	279	637	166	220	267	311	699
84	807	1,064	1,318	1,535	3,530	144	193	235	274	627	161	213	257	298	675
85	870	1,147	1,421	1,658	3,803	142	188	232	269	618	156	205	247	286	642

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for 10-Year Premium Payment Option
0 Day Elimination Period
Current Annual Premium Rates for Policies Issued On or After 9/16/2002
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	24	29	34	39	101	17	22	27	29	81	161	208	254	296	718
22	27	32	37	42	110	15	22	27	32	81	161	213	259	301	728
23	27	32	39	44	115	17	24	27	32	86	166	218	264	306	742
24	29	34	42	46	120	17	24	29	34	91	169	220	269	311	757
25	29	37	42	49	125	20	24	32	37	96	171	222	276	318	771
26	32	37	44	51	134	20	29	34	39	101	174	230	279	323	781
27	32	39	46	54	139	22	29	37	42	110	178	232	284	330	795
28	34	42	49	56	148	24	32	39	44	115	181	237	291	335	809
29	37	44	51	61	153	24	32	42	46	125	183	240	296	340	824
30	37	46	56	64	163	27	34	42	49	129	188	245	298	345	838
31	39	49	59	66	172	29	37	44	54	134	191	249	303	352	848
32	42	51	61	71	182	29	39	49	56	144	193	252	311	357	862
33	44	54	64	73	192	32	42	51	61	153	196	257	315	364	876
34	46	56	68	78	201	32	44	54	64	163	200	262	318	369	891
35	49	61	71	83	211	34	44	59	66	172	203	264	325	374	905
36	51	64	76	88	225	37	49	61	71	177	205	269	330	381	915
37	54	66	81	93	239	39	54	64	73	187	210	274	335	386	929
38	56	71	86	98	249	42	54	66	78	201	213	276	337	394	943
39	59	73	90	103	263	46	59	71	86	216	215	281	342	399	958
40	61	78	95	110	278	49	64	76	88	225	220	286	350	403	972
41	66	83	100	115	297	51	66	81	95	235	222	289	355	411	982
42	68	88	105	122	311	54	68	86	100	254	225	293	359	416	996
43	73	93	112	130	330	56	73	90	105	263	227	296	364	421	1,006
44	78	98	120	137	350	59	78	95	112	278	230	301	367	428	1,020
45	81	103	127	147	369	64	83	100	117	297	235	306	372	430	1,030
46	86	110	134	154	388	68	88	108	125	311	237	308	377	438	1,044
47	90	117	142	164	412	71	93	112	132	330	240	311	381	440	1,054
48	95	122	149	174	436	76	100	120	139	345	242	315	386	445	1,063
49	103	130	159	183	460	78	105	127	149	369	245	320	389	452	1,073
50	108	139	169	196	488	86	110	134	156	383	247	320	394	455	1,082
51	115	147	178	205	517	88	117	142	166	407	247	325	399	462	1,092
52	122	156	188	220	546	93	122	152	174	431	249	328	401	465	1,102
53	130	166	200	232	579	98	130	159	186	450	252	330	406	469	1,111
54	137	176	213	247	613	105	137	169	196	474	254	333	408	472	1,116
55	144	186	227	264	651	110	144	176	205	498	257	335	411	474	1,121
56	154	198	242	279	690	115	152	186	218	522	257	337	411	479	1,130
57	164	210	257	298	733	120	159	196	227	546	259	337	416	479	1,130
58	174	222	274	315	776	127	169	203	240	570	259	340	416	484	1,135
59	183	237	291	337	824	134	174	213	247	594	262	340	416	482	1,135
60	196	254	311	359	876	139	181	225	262	623	262	342	418	487	1,145
61	208	269	328	381	924	144	191	235	271	651	262	342	421	487	1,145
62	220	286	350	406	982	152	198	245	284	675	262	342	421	487	1,140
63	235	303	372	430	1,039	156	205	252	293	699	259	342	418	487	1,140
64	247	320	394	455	1,097	164	215	262	306	723	262	342	418	487	1,140
65	262	342	418	484	1,164	169	220	271	318	747	262	340	418	487	1,135
66	279	362	443	513	1,231	174	227	281	328	771	259	340	418	484	1,130
67	293	384	469	545	1,303	178	232	289	335	785	257	337	413	479	1,116
68	311	406	496	577	1,374	183	240	296	342	805	254	335	411	477	1,106
69	330	430	526	611	1,451	186	245	303	350	824	252	330	408	472	1,097
70	347	455	557	648	1,537	191	249	308	357	833	249	328	403	467	1,082
71	367	482	592	687	1,624	193	252	311	362	848	247	323	398	460	1,068
72	389	509	626	729	1,715	193	257	315	367	862	242	318	391	452	1,054
73	411	538	663	770	1,815	196	259	318	372	862	237	313	384	445	1,030
74	433	567	699	814	1,911	198	262	320	374	867	232	308	377	438	1,011
75	462	606	746	868	2,031	200	262	325	377	872	230	303	372	430	991
76	494	648	797	927	2,165	198	262	325	379	876	222	293	362	421	967
77	526	689	851	988	2,304	200	264	325	381	881	220	289	355	413	943
78	560	736	907	1,056	2,457	200	264	328	381	881	213	281	347	401	920
79	597	785	971	1,130	2,624	169	225	276	320	742	210	274	335	391	891
80	641	844	1,042	1,215	2,816	166	222	276	320	733	203	267	330	381	867
81	685	902	1,117	1,301	3,012	166	220	269	315	723	198	259	318	369	838
82	731	966	1,196	1,396	3,223	164	218	267	311	714	193	252	308	355	805
83	782	1,034	1,281	1,494	3,443	161	213	262	306	699	186	242	296	342	776
84	839	1,108	1,372	1,601	3,683	156	208	257	301	685	179	232	284	328	738
85	897	1,186	1,469	1,716	3,941	154	203	249	291	666	171	222	269	311	699

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for 20-Year Premium Payment Option

0 Day Elimination Period

Current Annual Premium Rates for Policies Issued On or After 9/16/2002

Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	17	20	24	27	67	10	12	15	20	53	103	134	164	191	460
22	17	20	24	27	72	10	15	17	22	53	105	137	166	196	469
23	17	22	24	29	77	12	15	20	22	53	108	139	171	198	474
24	20	22	27	29	77	12	17	20	24	62	108	142	174	203	488
25	20	24	29	32	81	12	17	20	24	62	110	144	176	205	498
26	20	24	29	34	86	15	17	22	24	67	115	147	181	208	503
27	22	27	32	37	91	15	17	22	24	72	115	149	183	210	512
28	22	27	32	37	96	15	20	24	29	77	117	154	188	218	522
29	24	29	34	39	101	15	20	27	29	81	117	154	191	220	532
30	24	29	37	42	105	17	24	27	32	86	122	159	193	222	541
31	27	32	39	44	110	17	24	29	34	91	122	161	196	227	551
32	27	34	39	46	120	20	24	32	37	91	127	164	200	232	556
33	29	37	42	49	125	20	24	34	39	101	127	166	205	235	570
34	29	37	44	51	134	22	29	37	42	101	130	171	208	240	575
35	32	39	46	54	139	22	29	39	44	110	132	174	210	245	584
36	34	42	51	59	148	24	32	39	44	115	134	176	213	247	594
37	34	44	54	61	158	27	34	42	49	120	137	178	218	252	603
38	37	46	56	64	163	29	37	44	51	134	139	181	220	257	618
39	39	49	59	68	172	29	39	46	54	139	142	183	225	259	623
40	42	51	64	73	187	32	42	49	56	144	142	188	227	262	627
41	44	56	66	76	196	32	42	54	64	153	144	188	232	269	642
42	46	59	71	81	206	34	46	56	66	163	147	191	235	271	651
43	49	61	76	86	220	37	49	59	71	172	149	196	237	276	656
44	51	66	78	90	230	39	51	64	76	187	152	198	242	281	670
45	54	68	83	98	244	44	56	68	78	196	154	200	247	284	680
46	59	73	88	103	259	44	59	73	83	206	156	203	249	289	685
47	61	78	95	110	273	46	61	76	88	220	159	205	252	291	694
48	66	83	100	115	292	49	66	81	95	230	159	208	257	296	704
49	68	88	108	122	311	54	68	83	100	239	164	213	259	301	709
50	73	93	112	132	330	56	73	90	105	254	164	215	264	303	718
51	78	100	120	139	350	59	78	98	112	273	166	218	267	308	728
52	83	105	130	149	369	64	83	100	117	292	169	222	269	313	742
53	88	112	137	159	393	68	88	108	125	307	171	225	274	315	747
54	93	120	147	169	421	73	93	115	134	321	174	227	276	320	752
55	100	130	156	181	450	76	98	122	142	335	176	227	281	325	761
56	108	137	169	193	479	81	105	127	149	354	176	232	281	328	771
57	115	147	178	208	508	83	110	137	156	378	178	235	286	330	781
58	122	159	193	222	546	90	115	142	166	398	181	235	289	335	785
59	132	169	205	240	579	93	122	152	174	421	181	240	293	337	795
60	142	181	222	257	623	98	130	159	183	441	183	242	296	342	805
61	152	196	237	274	666	103	134	169	196	465	186	245	301	347	814
62	161	208	254	296	714	110	144	176	203	484	188	247	303	350	819
63	174	225	274	315	761	115	149	183	215	508	191	249	306	355	829
64	186	240	293	340	819	120	159	193	225	532	193	252	308	357	829
65	200	259	315	367	876	125	166	203	235	556	193	254	313	359	843
66	215	279	340	394	939	132	171	213	247	584	196	257	315	364	848
67	230	298	367	423	1,011	137	181	220	257	603	198	259	315	367	852
68	247	323	394	457	1,082	144	186	230	267	627	200	259	320	369	862
69	267	347	423	491	1,164	147	193	240	279	651	200	262	323	372	867
70	286	374	457	531	1,255	154	200	247	289	670	203	264	323	374	867
71	308	401	494	572	1,351	159	210	254	298	690	203	267	325	377	867
72	330	433	531	616	1,451	164	215	264	306	714	203	267	328	377	872
73	355	465	572	663	1,556	169	220	271	315	738	203	267	325	379	872
74	381	499	614	714	1,671	171	227	279	323	752	203	267	325	377	867
75	416	543	665	773	1,806	174	230	286	333	766	200	264	325	377	867
76	447	587	721	839	1,954	181	237	291	337	785	200	264	325	374	862
77	484	636	782	910	2,117	183	240	296	345	795	200	262	320	372	852
78	523	687	846	985	2,289	186	245	303	350	809	198	259	318	367	838
79	565	743	917	1,066	2,471	159	208	257	301	690	196	254	313	362	829
80	611	807	995	1,159	2,682	159	208	259	301	694	193	252	308	357	814
81	660	870	1,076	1,252	2,897	159	210	257	303	690	188	247	301	352	795
82	712	939	1,161	1,355	3,123	156	205	257	298	685	183	240	293	340	771
83	765	1,012	1,252	1,460	3,362	156	203	252	296	675	178	232	286	330	747
84	824	1,085	1,347	1,575	3,616	152	203	252	289	666	174	227	276	318	718
85	885	1,171	1,450	1,692	3,884	152	198	245	286	656	169	218	264	306	690

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for Lifetime Premium Payment Option
0 Day Elimination Period
Annual Premium Rates with the Requested Rate Increase
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	10	12	15	15	65	9	14	14	19	47	70	88	107	126	323
22	12	12	15	17	73	9	14	14	19	47	65	93	112	126	332
23	12	12	15	17	73	9	14	19	19	57	70	98	116	135	342
24	12	15	17	17	81	9	14	14	23	57	74	98	116	139	351
25	12	15	17	20	81	14	14	19	19	66	79	102	121	139	370
26	12	15	17	20	90	14	19	19	23	66	84	107	130	149	380
27	15	17	20	22	90	9	14	19	23	76	79	107	130	153	399
28	15	17	20	22	98	14	19	23	28	76	84	112	135	158	408
29	15	17	20	24	106	14	19	28	28	76	88	116	144	163	418
30	15	20	22	24	106	19	19	28	33	85	93	121	149	172	446
31	17	20	22	27	114	14	23	28	33	95	93	126	153	177	456
32	17	22	24	27	122	19	23	28	37	95	98	126	158	186	475
33	17	22	27	29	130	23	28	33	37	104	107	135	163	191	484
34	20	24	27	32	138	19	28	37	37	114	107	135	172	195	503
35	20	24	29	34	147	23	33	37	42	123	112	144	177	200	522
36	22	27	32	34	155	23	33	37	46	133	112	149	181	214	541
37	22	27	32	37	163	28	37	46	51	142	121	153	191	218	560
38	24	29	34	39	179	28	37	46	56	142	121	158	195	228	570
39	24	32	37	44	187	33	37	51	56	161	130	163	205	232	598
40	27	34	39	46	204	33	42	56	60	161	130	167	209	242	608
41	29	37	42	49	212	33	46	60	65	180	135	177	218	251	636
42	32	39	46	51	228	37	46	60	74	190	139	181	223	260	655
43	32	42	49	56	244	42	51	65	74	209	149	186	232	270	674
44	34	44	51	61	261	46	56	74	79	218	153	195	242	274	702
45	37	46	56	64	277	46	60	74	88	237	158	205	246	288	721
46	39	49	59	68	301	51	70	84	98	247	163	209	260	298	740
47	42	54	64	73	318	56	70	88	102	275	167	214	265	307	769
48	46	56	68	78	342	56	79	98	112	294	172	228	274	321	797
49	49	61	73	86	367	65	84	102	121	313	177	232	284	325	826
50	51	66	81	93	399	70	88	107	126	332	186	242	293	339	845
51	56	71	86	100	424	74	98	121	135	361	191	246	302	349	873
52	61	76	93	108	456	79	107	130	149	389	195	256	311	363	902
53	66	83	100	115	497	84	112	139	163	408	200	265	325	377	921
54	71	90	108	125	530	93	121	149	172	446	209	270	335	386	959
55	76	98	117	137	578	102	130	163	186	465	218	279	344	395	987
56	83	105	127	147	619	107	139	172	200	513	223	293	358	414	1,016
57	90	115	139	159	668	112	149	181	218	551	228	298	367	428	1,054
58	98	125	152	174	725	121	158	195	232	579	237	307	377	437	1,082
59	105	134	164	188	790	135	172	214	246	617	242	321	390	451	1,111
60	115	147	178	205	855	144	186	228	270	664	251	330	404	470	1,149
61	125	159	193	225	929	153	200	246	284	712	260	339	418	479	1,177
62	134	174	210	244	1,010	163	214	260	302	750	270	349	428	493	1,206
63	147	188	230	266	1,092	172	228	279	321	797	274	358	442	507	1,244
64	159	205	249	288	1,181	186	242	298	344	845	284	367	451	525	1,282
65	174	225	274	315	1,287	195	256	311	367	902	293	381	465	539	1,319
66	188	244	296	342	1,401	209	270	335	390	949	298	390	479	558	1,348
67	205	264	323	374	1,515	218	288	353	409	1,006	302	400	488	567	1,376
68	222	288	352	406	1,646	228	302	367	432	1,054	311	409	497	581	1,405
69	240	313	381	442	1,784	242	316	390	451	1,101	321	414	511	590	1,433
70	262	340	415	481	1,931	251	330	409	474	1,158	325	428	521	604	1,471
71	284	369	450	523	2,094	265	344	428	493	1,215	338	432	535	614	1,490
72	306	398	489	567	2,273	274	363	446	516	1,253	335	442	539	623	1,500
73	330	433	530	613	2,460	284	372	460	535	1,291	339	442	544	632	1,509
74	357	467	572	665	2,648	293	386	474	549	1,338	339	446	549	632	1,528
75	391	511	626	726	2,892	302	400	493	572	1,376	344	451	553	642	1,528
76	425	557	682	792	3,145	311	409	507	586	1,414	344	451	558	642	1,538
77	462	604	743	863	3,413	316	423	516	600	1,452	344	451	553	642	1,538
78	501	657	807	938	3,707	325	428	530	614	1,481	339	446	553	637	1,519
79	543	714	877	1,019	4,024	274	363	451	525	1,263	339	442	544	632	1,500
80	591	777	960	1,117	4,399	279	372	460	535	1,282	339	446	544	632	1,500
81	640	843	1,041	1,212	4,766	284	372	456	535	1,272	335	437	535	618	1,462
82	692	914	1,127	1,315	5,157	284	367	460	530	1,272	325	423	525	604	1,424
83	748	985	1,220	1,420	5,564	279	367	451	530	1,263	316	418	507	590	1,386
84	807	1,063	1,317	1,535	6,004	274	367	446	521	1,244	307	404	488	567	1,338
85	870	1,146	1,420	1,657	6,468	270	358	442	511	1,225	298	390	470	544	1,272

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for 10-Year Premium Payment Option
0 Day Elimination Period
Annual Premium Rates with the Requested Rate Increase
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	24	29	34	39	171	33	42	51	56	161	307	395	483	563	1,424
22	27	32	37	42	187	28	42	51	60	161	307	404	493	572	1,443
23	27	32	39	44	196	33	46	51	60	171	316	414	502	581	1,471
24	29	34	42	46	204	33	46	56	65	180	321	418	511	590	1,500
25	29	37	42	49	212	37	46	60	70	190	325	423	525	604	1,528
26	32	37	44	51	228	37	56	65	74	199	330	437	530	614	1,547
27	32	39	46	54	236	42	56	70	79	218	339	442	539	628	1,576
28	34	42	49	56	253	46	60	74	84	228	344	451	553	637	1,604
29	37	44	51	61	261	46	60	79	88	247	349	456	563	646	1,633
30	37	46	56	64	277	51	65	79	93	256	358	465	567	655	1,661
31	39	49	59	66	293	56	70	84	102	266	363	474	576	669	1,680
32	42	51	61	71	310	56	74	93	107	285	367	479	590	679	1,709
33	44	54	64	73	326	60	79	98	116	304	372	488	600	693	1,737
34	46	56	68	78	342	60	84	102	121	323	381	497	604	702	1,766
35	49	61	71	83	358	65	84	112	126	342	386	502	618	711	1,794
36	51	64	76	88	383	70	93	116	135	351	390	511	628	725	1,813
37	54	66	81	93	407	74	102	121	139	370	400	521	637	735	1,842
38	56	71	86	98	424	79	102	126	149	399	404	525	642	748	1,870
39	59	73	90	103	448	88	112	135	163	427	409	535	651	758	1,899
40	61	78	95	110	472	93	121	144	167	446	418	544	665	767	1,927
41	66	83	100	115	505	98	126	153	181	465	423	549	674	781	1,946
42	68	88	105	122	530	102	130	163	191	503	428	558	683	790	1,975
43	73	93	112	130	562	107	139	172	200	522	432	563	693	800	1,993
44	78	98	120	137	595	112	149	181	214	551	437	572	697	814	2,022
45	81	103	127	147	627	121	158	191	223	589	446	581	707	818	2,041
46	86	110	134	154	660	130	167	205	237	617	451	586	716	832	2,069
47	90	117	142	164	701	135	177	214	251	655	456	590	725	837	2,088
48	95	122	149	174	741	144	191	228	265	683	460	600	735	846	2,107
49	103	130	159	183	782	149	200	242	284	731	465	609	739	860	2,126
50	108	139	169	196	831	163	209	256	298	759	470	609	748	865	2,145
51	115	147	178	205	880	167	223	270	316	807	470	618	758	879	2,164
52	122	156	188	220	929	177	232	288	330	854	474	623	762	883	2,183
53	130	166	200	232	986	186	246	302	353	892	479	628	772	893	2,202
54	137	176	213	247	1,043	200	260	321	372	940	483	632	776	897	2,212
55	144	186	227	264	1,108	209	274	335	390	987	488	637	781	902	2,221
56	154	198	242	279	1,173	218	288	353	414	1,035	488	642	781	911	2,240
57	164	210	257	298	1,246	228	302	372	432	1,082	493	642	790	911	2,240
58	174	222	274	315	1,320	242	321	386	456	1,130	493	646	790	920	2,250
59	183	237	291	337	1,401	256	330	404	470	1,177	497	646	790	916	2,250
60	196	254	310	359	1,491	265	344	428	497	1,234	497	651	795	925	2,269
61	208	269	327	381	1,572	274	363	446	516	1,291	497	651	800	925	2,269
62	220	286	349	406	1,670	288	377	465	539	1,338	497	651	800	925	2,259
63	235	303	371	430	1,768	298	390	479	558	1,386	493	651	795	925	2,259
64	247	320	393	455	1,866	311	409	497	581	1,433	497	651	795	925	2,259
65	262	342	418	484	1,980	321	418	516	604	1,481	497	646	795	925	2,250
66	279	362	442	513	2,094	330	432	535	623	1,528	493	646	795	920	2,240
67	293	384	469	545	2,216	339	442	549	637	1,557	488	642	786	911	2,212
68	310	406	496	577	2,338	349	456	563	651	1,595	483	637	781	907	2,193
69	330	430	525	611	2,468	353	465	576	665	1,633	479	628	776	897	2,174
70	347	455	557	648	2,615	363	474	586	679	1,652	474	623	767	888	2,145
71	367	481	591	687	2,762	367	479	590	688	1,680	470	614	753	874	2,117
72	389	508	626	728	2,916	367	488	600	697	1,709	460	604	744	860	2,088
73	411	538	662	770	3,087	372	493	604	707	1,709	451	595	730	846	2,041
74	433	567	699	814	3,250	377	497	609	711	1,718	442	586	716	832	2,003
75	462	606	745	868	3,454	381	497	618	716	1,728	437	576	707	818	1,965
76	494	648	797	926	3,682	377	497	618	721	1,737	423	558	688	800	1,918
77	525	689	851	987	3,918	381	502	618	725	1,747	418	549	674	786	1,870
78	560	736	907	1,056	4,179	381	502	623	725	1,747	404	535	660	762	1,823
79	596	785	970	1,129	4,464	321	428	525	609	1,471	400	521	637	744	1,766
80	640	843	1,041	1,215	4,790	316	423	525	609	1,452	386	507	628	725	1,718
81	684	902	1,117	1,300	5,124	316	418	511	600	1,433	377	493	604	702	1,661
82	731	965	1,195	1,396	5,483	311	414	507	590	1,414	367	479	586	674	1,595
83	782	1,034	1,281	1,493	5,857	307	404	497	581	1,386	353	460	563	651	1,538
84	838	1,107	1,371	1,601	6,265	298	395	488	572	1,357	339	442	539	623	1,462
85	897	1,185	1,469	1,716	6,704	293	386	474	553	1,319	325	423	511	590	1,386

MedAmerica Insurance Company
165 Court Street, Rochester, New York 14647

Comprehensive Tax Qualified Certificate

Group Rates for 20-Year Premium Payment Option
0 Day Elimination Period
Annual Premium Rates with the Requested Rate Increase
Rates per \$10 Daily Benefit

Certificate: GRP11-342-MA-PA-601
Base Certificate with No Inflation Protection

Rider: GRP11-SIP-PA-998
Simple Inflation Protection Rider

Rider: GRP11-CIP-PA-998
Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<22	17	20	24	27	114	19	23	28	37	104	195	256	311	363	911
22	17	20	24	27	122	19	28	33	42	104	200	260	316	372	930
23	17	22	24	29	130	23	28	37	42	104	205	265	325	377	940
24	20	22	27	29	130	23	33	37	46	123	205	270	330	386	968
25	20	24	29	32	138	23	33	37	46	123	209	274	335	390	987
26	20	24	29	34	147	28	33	42	46	133	218	279	344	395	997
27	22	27	32	37	155	28	33	42	46	142	218	284	349	400	1,016
28	22	27	32	37	163	28	37	46	56	152	223	293	358	414	1,035
29	24	29	34	39	171	28	37	51	56	161	223	293	363	418	1,054
30	24	29	37	42	179	33	46	51	60	171	232	302	367	423	1,073
31	27	32	39	44	187	33	46	56	65	180	232	307	372	432	1,092
32	27	34	39	46	204	37	46	60	70	180	242	311	381	442	1,101
33	29	37	42	49	212	37	46	65	74	199	242	316	390	446	1,130
34	29	37	44	51	228	42	56	70	79	199	246	325	395	456	1,139
35	32	39	46	54	236	42	56	74	84	218	251	330	400	465	1,158
36	34	42	51	59	253	46	60	74	84	228	256	335	404	470	1,177
37	34	44	54	61	269	51	65	79	93	237	260	339	414	479	1,196
38	37	46	56	64	277	56	70	84	98	266	265	344	418	488	1,225
39	39	49	59	68	293	56	74	88	102	275	270	349	428	493	1,234
40	42	51	64	73	318	60	79	93	107	285	270	358	432	497	1,244
41	44	56	66	76	334	60	79	102	121	304	274	358	442	511	1,272
42	46	59	71	81	350	65	88	107	126	323	279	363	446	516	1,291
43	49	61	76	86	375	70	93	112	135	342	284	372	451	525	1,301
44	51	66	78	90	391	74	98	121	144	370	288	377	460	535	1,329
45	54	68	83	98	415	84	130	149	169	389	293	381	470	539	1,348
46	59	73	88	103	440	84	112	139	158	408	298	386	474	549	1,357
47	61	78	95	110	464	88	116	144	167	437	302	390	479	553	1,376
48	66	83	100	115	497	93	126	153	181	456	302	395	488	563	1,395
49	68	88	108	122	530	102	130	158	191	475	311	404	493	572	1,405
50	73	93	112	132	562	107	139	172	200	503	311	409	502	576	1,424
51	78	100	120	139	595	112	149	186	214	541	316	414	507	586	1,443
52	83	105	130	149	627	121	158	191	223	579	321	423	511	595	1,471
53	88	112	137	159	668	130	167	205	237	608	325	428	521	600	1,481
54	93	120	147	169	717	139	177	218	256	636	330	432	525	609	1,490
55	100	130	156	181	766	144	186	232	270	664	335	432	535	618	1,509
56	108	137	169	193	815	153	200	242	284	702	335	442	535	623	1,528
57	115	147	178	208	864	158	209	260	298	750	339	446	544	628	1,547
58	122	159	193	222	929	172	218	270	316	788	344	446	549	637	1,557
59	132	169	205	240	986	177	232	288	330	835	344	456	558	642	1,576
60	142	181	222	257	1,059	186	246	302	349	873	349	460	563	651	1,595
61	152	196	237	274	1,132	195	256	321	372	921	353	465	572	660	1,614
62	161	208	254	296	1,214	209	274	335	386	959	358	470	576	665	1,623
63	174	225	274	315	1,295	218	284	349	409	1,006	363	474	581	674	1,642
64	186	240	293	340	1,393	228	302	367	428	1,054	367	479	586	679	1,642
65	200	259	315	367	1,491	237	316	386	446	1,101	367	483	595	683	1,671
66	215	279	340	393	1,597	251	325	404	470	1,158	372	488	600	693	1,680
67	230	298	367	423	1,719	260	344	418	488	1,196	377	493	600	697	1,690
68	247	323	393	457	1,841	274	353	437	507	1,244	381	493	609	702	1,709
69	266	347	423	491	1,980	279	367	456	530	1,291	381	497	614	707	1,718
70	286	374	457	530	2,134	293	381	470	549	1,329	386	502	614	711	1,718
71	308	401	494	572	2,297	302	400	483	567	1,367	386	507	616	716	1,718
72	330	433	530	616	2,468	311	409	502	581	1,414	386	507	623	716	1,728
73	354	464	572	662	2,648	321	418	516	600	1,462	386	507	618	721	1,728
74	381	499	613	714	2,843	325	432	530	614	1,490	386	507	618	716	1,718
75	415	543	665	772	3,071	330	437	544	632	1,519	381	502	618	716	1,718
76	447	587	721	838	3,324	344	451	553	642	1,557	381	502	618	711	1,709
77	484	635	782	909	3,601	349	456	563	655	1,576	381	497	609	707	1,690
78	523	687	846	985	3,894	353	465	576	665	1,604	377	493	604	697	1,661
79	565	743	917	1,066	4,204	302	395	488	572	1,367	372	483	595	688	1,642
80	611	807	995	1,158	4,562	302	395	493	572	1,376	367	479	586	679	1,614
81	660	870	1,075	1,251	4,929	302	400	488	576	1,367	358	470	572	669	1,576
82	711	938	1,161	1,354	5,311	298	390	488	567	1,357	349	456	558	646	1,528
83	765	1,012	1,251	1,459	5,719	298	386	479	563	1,338	339	442	544	628	1,481
84	824	1,085	1,347	1,574	6,151	288	386	479	549	1,319	330	432	529	604	1,424
85	885	1,171	1,449	1,691	6,607	288	377	465	544	1,301	321	414	502	581	1,367